



# 2011 Neighborhood STAR Program Loan & Grant Application

## #11-113

### Section A: Proposal & Organization Information

Project Name: Montessori Training Center of Minnesota Ward 6 Planning District 2

Legal Entity Submitting Request: same as above

Please check organization type(s): Public ☐ For Profit ☐ Non-Profit ☒

Mailing Address: 1611 Ames Avenue; St. Paul, MN 55106  
STREET CITY STATE ZIP

Contact Person For This Request: Carol Gronfor

Daytime Phone: (651)298-1120 Fax #: ( ) Federal Tax I.D. # 41-1361913

E-mail Address: carol@mtcm.org

Proposal Location: 1611 Ames Avenue; St. Paul MN, 55106

### STAR Funding Request:

Grant request \$ 176,000

Loan request \$ 77,000

proposed interest rate and term: 0% 10 years  
no payments in the first three years

Total STAR Request: \$ 253,000 (total from page 7)

Total Match Leveraged: \$ 253,000 (total from pages 7 & 8)

### The following compliance issues may apply to your proposal

- \* Vendor Outreach Program: Goals apply to *all projects* receiving city funding
- \* Federal Davis Bacon Requirements: Projects funded with \$2,000 or more of *federal* dollars
- \* Little Davis Bacon Requirements: Projects funded with \$10,000 or more of *city* dollars
- \* Two Bid Policy: Projects receiving \$20,000 or more of city funds
- \* Business Subsidy: May apply to recipients of grants of \$25,000 or more and loans of \$75,000 and over
- \* Affirmative Action: Entities receiving \$50,000 or more of city funds within a 12-month period
- \* Living Wage: Entities receiving \$100,000 or more of city funds
- \* Project Labor Agreement: Entities receiving \$250,000 or more of city funds
- \* Section 3: Economic opportunities to low income persons or business concerns residing close to the project's location
- \* Sustainability Initiative: A plan to make future development projects more environmentally and financially sustainable

We authorize Planning and Economic Development to order a consumer credit report and verify other credit information, including past and present mortgages and contract for deeds, as necessary to process our STAR application.

### Individual Completing the Application:

Carol Gronfor Director of Development

Name (please type)

Title

Date

Signature

### Chief Officer or President:

Molly O'Shaughnessy, Executive Director

Name (please type)

Title

Date

Signature

## II. PROPOSAL INFORMATION:

### 1. Please provide a description of your project or program in the space provided:

The Montessori Training Center of Minnesota (MTCM) is requesting a \$253,000 in support for the second phase of our capital project creating an educational center located on the Greater East Side of Saint Paul. The grant would contribute to expansion and upgrades to our facility to enable us to house a public elementary program serving an additional 140 children and their families.

As a result of our capital campaign, the MTCM has successfully started several new programs intended to increase access to high quality education for children and families residing in poverty. This includes the opening of Cornerstone Montessori School (Cornerstone), an Association Montessori Internationale (AMI) certified early childhood program serving low income children and their families. The pre-school will partner with the new public elementary charter school to continue the internationally recognized AMI curricula through the 6<sup>th</sup> grade. The program expansion has received overwhelming community support, considerable local and national funding, and is already drawing families from across the Twin Cities metro.

The quality of education remains a real and ongoing concern in Minnesota as we continue to face significant learning disparities. Cornerstone is already documenting notable success offsetting these disparities, and we are confident that this success can be replicated. The MTCM recently launched an initiative to co-develop additional AMI schools within low-income communities. With your support we can continue to develop promising programs. By working in partnership with community leaders to ensure equal access to exceptional educational opportunities, the City of St. Paul has the opportunity to both revitalize our neighborhoods, and become a national leader in effective school reform.

#### *Current Activities*

In September of 2008, the MTCM extended beyond an original offering of teacher training to open our educational center, located within Phalen Village on the Greater East Side of St. Paul. The new center offers over 22,000 square feet of renovated space located on 3.6 acres of land. This includes an expanded teacher training facility, the world's only Montessori museum and research center, and Cornerstone Montessori School.

Since the opening of our new center, the MTCM has launched several successful ventures to ensure authentic Montessori education becomes more widely available to low-income children. Our programs are literally flourishing, and we expect this level of growth to continue. Examples include:

- The opening of Cornerstone, serving approximately 70% low-income families. The school serves up to 72 children age 16 months- 5 years. Last year we doubled the number of children served and our enrollment continues to grow.
- The MTCM led a successful application for an independent charter school that will partner with the preschool program to serve children through age 12. This application was the only one approved by the authorizer Volunteers of America in 2010 and one of only four applications approved in the State of Minnesota after increased stringency in charter regulations.
- The new charter school has already received \$800,000 in local and national start up support. The MTCM successfully led an application to the Walton Family Foundation resulting in \$250,000 grant and also assisted the charter school apply for federal Charter Start-up Funding.
- We assisted in the opening of River Bend Montessori School in Red Wing. This school is the first public Montessori school in Minnesota to serve children as young as age three.
- We have already identified 4 program partners that are committed to starting new Montessori programs within low-income communities. This includes Little Earth of United Tribes, Centro, American Indian Family Center, Hmong American Partnership. Further, a strong pipeline of our next wave of affiliate schools is already established

## **2. Briefly describe, in quantifiable terms, the specific results of this proposal**

The MTCM is expanding our facilities to house a new charter school. Cornerstone Montessori Elementary is an independent charter school recently approved by the State of Minnesota. The school is projected to open in September of 2011. The new school will require the development of 3 additional classroom spaces and upgrades to the MTCM existing facility. Support from the City of St. Paul will specifically support the costs of 1 classroom modular and the replacement of a 13,000 square foot roof.

The project needs a program space that supports a continuous educational program serving children from are 16 months – 12 years of age. The elementary classrooms must be co-located or within the immediate vicinity of the preschool program. The charter school did conduct research of building space within the East Side that could meet both educational purposes and regulatory requirements, but could not find an appropriate property. The decision was made that modular classrooms were the best option to keep the programs together.

Quantifiable results from this project include:

- 10 additional jobs created by program expansion. This is in addition to the 12 new jobs, and 4 retained that were already created during the Phase I of the MTCM's capital campaign.
- 140 additional children and their families from St. Paul's Greater East Side offered exceptional educational opportunities.
- 8,240 square feet of additional instructional classroom space
- 13,000 square foot roof replaced
- \$240,000 in classroom materials, curricula and furniture and fixtures through the charter school. Further, an additional \$560,000 has been secured to pay for charter school staffing, teacher training, and technical assistance during the startup year.

### **Please explain the public benefit of your project:**

The goal of the project is to pursue innovative design techniques that are both environmentally sound and aesthetically beautiful, serving as an example for future development of school facilities. The new classrooms will be free standing structures connected to the larger building through landscaping. A contemporary design utilizes expansive windows, sliding doors, and wooden desks to create fluid connection between the classroom and the outdoors.

Further, through the use of prefabricated structures the design is cost effective, creates a minimal foot print, and utilizes environmentally conscious practices. This includes building structures that protect existing wetlands, and selection of green materials and technology whenever feasible. Please see attached architectural renderings.

Construction of additional classroom space will compliment the award winning design, and aesthetics of the main facility, adding to the positive image and economic vitality of the community. The project has used high quality natural construction materials both inside and out. Landscaping for the project considers beauty and sustainability and incorporates natural wetlands and mature trees. The project has earned an honorable mention in the Institutional Wood Design category of the 2009 WoodWorks and the project leadership has presented to national audiences about quality school design.

### *Potential for Replication*

The results that our school is documenting are virtually unknown in educational program interventions for "at-risk" children, and yet we are confident that this success can be replicated. In addition to continuing to grow and strengthen our school for children, our goal is to empower communities of color to provide high- quality, culturally appropriate early childhood education for their children. The MTCM set an ambitious goal to co-develop 10 schools over the next five years. We will partner with churches, public schools, and grassroots organizations to establish AMI accredited programs within low-income communities.

Services include scholarships for students from targeted communities to attend teacher training programs. These students will become certified as Montessori teachers, returning to lead the education program within their own community. Further, the MTCM will offer each school technical assistance and administrative coaching about the curricula, and ongoing mentoring for new teachers.

Partnerships to create affiliate schools have already begun to form. Four organizations are enrolling trainees this fall. Two of our first affiliate schools will be lead by organizations serving Saint Paul's East Side community. This includes American Indian Family Center, and Hmong American Partnership. Further, a strong pipeline of our next wave of affiliate schools is already established.

#### *Program Impact*

By partnering with communities most impacted by low performing schools, this project has the potential to create measurable change in the quality of education offered for families in St. Paul. Through the use of the highly effective Montessori method, the MTCM and our community partners are changing the conversation from 'reading by third grade' to asking our public schools to prepare for large numbers of children entering the system already reading. The AMI curriculum far exceeds Minnesota's early childhood standards-- challenging the quality of education we offer, not only for children living in poverty, but for **ALL** of our children.

A large majority of children in their third year of an AMI program (ages 5-6) read fluently, with full comprehension of the function of words in sentences. This skill is not recognized in the Kindergarten readiness assessment tool, rather in 3<sup>rd</sup> grade (2010 Language Arts Standards 3.10.1.1). In math, four year olds are working within the decimal system, performing operations with large numbers up to 9999, and working with equivalencies in fractions. Typically, children experience these skills in 3<sup>rd</sup> grade (2007 Mathematics Standards 3.1.1.4-3.1.3.3).

Equally impressive is the method's careful attention to the unique developmental stage of the child. The carefully designed classroom environment promotes independent learning and the capability for sustained, concentrated, and experiential work for the very young child. The impact of the prepared environment cannot be overstated. It is the structure of the classroom that enables complex academic information to be comprehended and mastered by the child. It is this same structure that promotes leadership and character development -- ensuring that our pursuit for academic excellence does not over shadow the development of our next generation of thoughtful citizens.

#### *Revitalizing community*

Through discussions with our alliance schools we have found community leaders from neighborhoods most impacted by low-performing schools view education as more than offering foundational skills of reading and writing. While clearly a strong academic program is vital, they also link their children's education to pride of heritage, self respect, and maintaining a sense of purpose within their community. This, more than any other reason, is why organizations are drawn to both the Montessori method and the project as whole.

Many of these communities have personally witnessed their children endure failing schools. The poor quality education currently available to most low-income communities has perpetuated inequitable access to resources within the broader community. Low levels of educational attainment have led to joblessness, poverty and homelessness disproportionately affecting communities of color.

Ironically, it is through education that many leaders hope to rebuild their communities. Self determination is key with affiliate schools. The concept of 'co-development' resonates with many community leaders who aim to retain control over the educational program in the end. Schools are also excited by the opportunities to train teachers from their own community. Increasing the diversity within the teaching profession as a whole is a common goal.

We have also heard leaders speak about how the Montessori method aligns well with their programmatic goals. For example, the potential for native language preservation, and the ability to incorporate cultural practices like storytelling or environmental and agricultural education into the classroom. Further, the Montessori method honors and respects the child's individuality and fosters character and responsibility. This approach is highly valued by communities overcoming racism and the resulting effects on self concept among children.



## II. NEIGHBORHOOD PLANNING/COMMUNITY SUPPORT:

### 1. Will your project be coordinated or partnered with any other project, program?

In addition to the community partnerships described above, the MTCM partners with educational institutions and professional associations to maintain high quality training. We also actively partner with community organizations to share high quality best practices in early childhood education. Examples include:

- *Ames Lake Neighborhood*: a privately owned large-scale family affordable housing community located in Phalen Village. We bring our Parent Education program to their community center.
- *Local Schools*: The MTCM supports and has an on-going relationship with 30+ schools in the state. Our teacher trainees perform internships in the area schools.
- *Loyola University*: The MTCM offers a graduate degree (M. Ed.) in conjunction with Loyola University in Maryland.
- *Metropolitan State University*: This partnership enables students in our courses to receive learning credits toward a B.A. degree in early childhood education or psychology.
- *Philadelphia Community Farms*: Cornerstone is currently building a year round green house that will be operated in partnership with Philadelphia Community Farms. The farm also provides food shares allowing Cornerstone to offer fresh produce for free to low-income families.
- *Roosevelt Homes, St. Paul Public Housing*: a large-scale affordable housing community for low-income Saint Paul community members. They refer families to our programs and collaborate with our school staff to address basic needs of families.

The MTCM also connects families enrolled at Cornerstone Montessori School with an extensive array of social services through referral relationships with local organizations. Examples include:

- Ramsey County Public Assistance and WIC
- Connections to local food shelves as well as a small food shelf hosted on site at the school
- Resources for Child Caring, Special Needs Program
- St. Paul Public Schools; Early Childhood Special Education Services, referral and assessment, and Early Childhood Screening
- We work with cultural specific organization to better assist our families. We have referred families to CLUES and the Hmong American Partnership, Native American Family Center.

#### *Relationship with Cornerstone Elementary School*

Cornerstone Montessori Elementary School will develop a program partnership with the Montessori Training Center and our private preschool program, Cornerstone Montessori Preschool. The partnership relationship will result in many benefits for the school. This includes connections to professional development, support for curricula and the development of classroom environments. Cornerstone elementary kindergarten students will be in the same classroom with 3 and 4 year olds from the private preschool resulting in shared instructional and support staff, and some shared facilities space.

The MTCM and founding members of Cornerstone Montessori Elementary are aware of charter law and the requirements to operate autonomously as an organization. Facilities lease agreements will be developed by an independent party and reviewed by both organizations' leadership. Financial structures will be run independently. Accounting, bookkeeping and payroll processes will be maintained by consulting firm and supported by separate staff at each organization.

Additional measures of note include the following:

- Cornerstone Montessori Elementary School cannot give enrollment preference to pre-school students attending Cornerstone Montessori preschool. Any family from the preschool who wants their child to attend the Elementary school must participate in the same open enrollment and lottery process.
- The Montessori Training Center of Minnesota has committed to opening shared staff positions to a competitive process and the hiring process, and employment offers for shared positions will be developed collaboratively.
- Board members for the charter school will not include anyone who is employed by the Montessori Training Center of Minnesota, or who sits on the Montessori Training Center's board of directors.

**2. Is this proposal identified as part of an adopted city, neighborhood, or business plan? If yes, please describe:**

The Montessori Training Center is located within Phalen Village, a Greater East Side St. Paul neighborhood that recently underwent a major revitalization. The revitalization project began as a community wide effort to deal with a blighted area. Ames Lake Neighborhood in particular was formally referred to as the "superblock." This reputation was earned for its overwhelming issues of crime, violence, drug use, community mobility and poverty. Over \$50,000,000 in investments has been made into the physical improvement of the immediate surrounding affordable housing communities through the collaborative efforts of community leaders and the City of St. Paul.

Our project expands on previous efforts to revitalize the community. Our new facility significantly contributes to the physical improvements of the neighborhood both through landscaping and improvements to the physical property. As significantly, this proposal contributes to a community plan to bring critically needed education and social services into the community. Our project aligns with several key recommendations as part of the District 2 Phalen Village Small Area Plan:

- **IMPROVE PHALEN VILLAGE EDUCATION AND SOCIAL SERVICES TO HELP BUILD A SOCIALLY AND ECONOMICALLY VIABLE COMMUNITY:** The MTCM and Cornerstone Montessori School have acted as central players in a collaborative effort to increase teachers, parental, student, and resident involvement in planning for our children's education. The MTCM has collaborated with the community to increase access to high quality early childhood education. The plan includes increasing community access through parent education programs, scholarships and aid, and as important offering world class rigorous training for educational professionals from the community.
- **MAINTAIN HOUSING STOCK:** A key strategy of the Area 2 Plan is to maintain the housing stock by increasing first time homebuyers in the area. Improving school quality is increasingly being recognized as a neighborhood revitalization tool- quality schools create more desirable neighborhoods - attracting homeowners, translating into increased tax revenue for the city. There is a high correlation between excellence in test scores and real estate values. Consequently, potential home buyers including both young families and homeowners without children site quality of surrounding education programs as one of their primary factors for purchasing a home.
- **CAPTURE MORE BENEFIT FROM LAKE PHALEN AND OTHER NATURAL AMENITIES AS A SOURCE OF NEIGHBORHOOD IDENTITY:** Our new center enhances the neighborhood with the restoration of natural wetlands. Each classroom will have an outdoor learning environment with access for all seasons. Connections to nature include minimal paving, preservation of existing trees, restoration of native plantings and habitat to reduce water use, storm water cleaned onsite, and no light pollution cast into neighboring residential communities.
- **IMPROVE THE DESIGN AND QUALITY OF THE BUILT ENVIRONMENT:** In keeping with Montessori principles, classroom will be designed with considerations of external environment and aesthetics. Large area windows and contemporary design will provide quality aesthetics, both inside and out. Color choices and landscaping design elements improve the incorporation of a commercial facility nestled within a residential setting.

**3. Is there neighborhood\community support for this proposal? YES   X   NO     .**

The proposal for an AMI elementary program within Phalen Village was presented to the District 2 Area Council's board. The local board voted to give 100% approval for support of the founding of the School.

The plan for the creation of Cornerstone Montessori Elementary has received overwhelming support from the parent community of the preschool. Four parents from the private preschool have joined the founding team of Cornerstone Elementary School. A parent survey of the private preschool revealed that 100% of the parent

community (40 out of 40 survey responses) would be interested in potentially sending their children to a new Montessori elementary school in the community.

Over the last two years our staff has conversed with over 7,600 Minnesota residents and community members to educate families on how Montessori could impact underperforming schools in St. Paul. Through this concerted outreach, we engaged numerous families and prospective students and subsequently gathered the basic ideas for the founding of our school. We conducted targeted community outreach within Phalen Village as well as the broader East side among Latino, Hmong, and Native American communities.

Further, information was shared about Montessori education with parents and organizations on the East Side through the following activities:

- Door-to-door flyers, open houses, and stories in community papers and on local radio.
- The Cornerstone charter initiative was introduced and has received a positive response from the East Side Leadership Council, a local collaborative.
- Founding members also presented the plan for initiating Cornerstone to the Board of Education at the SPPS, and to Superintendent Valeria Silva.
- The initiative has been introduced and has received support from the local service collaborative for Roosevelt Housing. This collaborative includes representation from the Boys and Girls Club, Merrick Community Services, and other local non-profits and service organizations – all sources of potential students.

**III. PUBLIC COST:** This section helps define the financial impact of your request on the general public. Please be as accurate as possible:

1. Will this project/program result in a change in the tax base? If yes, please complete the following:

None/exempt Current property taxes payable per year

None/exempt Estimated taxes after project is completed

0 Net change in taxes per year

2. For proposals that remove property from the tax rolls, you'll need to calculate a Payment in Lieu of Taxes (PILOT) that will replace the lost property tax revenue. Suggested minimum is 25% of the total current taxes to assist with basic safety services to be paid for 20 years or the term of the agreement, whichever is longer. **The estimated PILOT is:** 0.

#### IV. PROJECTED JOB CREATION / RETENTION

<input type="checkbox"/> Job Impact <input type="checkbox"/> No Job Impact	Year 1	Year 2	Year 3	Year 4	Year 5
# of New Full-Time Permanent Jobs <b>CREATED</b> Each Year	5.75FTE		4.5 FTE		
# Of Full-Time Permanent Jobs <b>RETAINED</b> Each Year		5.75FTE	5.75 FTE	10.25FTE	10.25FTE
#OF FULL-TIME PERMANENT JOBS <b>LOST</b> Each Year	0	0	0	0	0
# of Construction/Temporary Jobs <b>CREATED</b> Each Year	10	-	10	-	-
Average Wage for Full-Time Permanent Workers	\$38,000	\$39,140	\$40,314	\$41,523	\$42,769

## V. STAR PROJECT / PROGRAM ACTIVITIES:

### A. Commercial or Residential Development/Redevelopment Project

1. Define the type of public benefit that can be expected. Please place a "1" next to the item you believe is the primary benefit, and a "2" next to the item you select as a secondary benefit:

	Support Vitality of Industry		Incr. Women/Minority Businesses		Address Special Housing Needs
	Stablize Market Value		Encourage Entrep'ship	2	Retain Homeowners in the City
	Provide Self-Employment Opt's		Generate Private Investment		Maintain Housing Stock
1	Create Local Business		Support Commercial Activity		Incr. Home Ownership Stock
	Retain Local Business		Heritage Preservation		Provide Affordable Housing

2. **Before a development proposal may proceed, you must have control of the property.**  
Please indicate the type of site control you have:

Deeded Title   x  

3. a. **Type of development:** New Construction   x   Rehabilitation/Expansion   x

- b. **Describe the current use of space** (number of units, sq. ft., commercial, residential, etc.)  
not applicable. New construction.

- c. **List the proposed use of space** (office, retail space, housing units, etc.)  
Commercial- educational classroom space.

- d. **Will the proposal provide the leasing of space?** YES   x   NO        If yes, please provide:

PROSPECTIVE TENANTS	SQUARE FOOTAGE	RENT PER SQUARE FOOT	IS LEASE SIGNED?
Cornerstone Montessori Elementary (independent Charter School)	8240	\$19	No

4. Anticipated start date?   Fall 2011   Estimated completion date?   July 2013

5. ***If this request is for a new business start-up, please attach your business plan.***

As defined earlier, this request will contribute to the development of lease space for Cornerstone Montessori Elementary School, which is a new charter school operating independently from the MTCM. A business plan for the school has been attached.

6. **Has a developer, architect, general contractor, and leasing firm been selected?**  
Yes   X   No        If yes, please identify:

The MTCM is currently in the process of reviewing project bids for General Contractor work and will have formalized bids available before the release of funding should our project receive an award. The MTCM has estimates from 2 contractors and at this time, the MTCM can provide a vendor bid for two of the most significant project expense, the roof, and the general contractors.

The bid process is being managed by Sterns and Associates, the Project Manager and will align with the goals of the Vendor Outreach program at the City of Saint Paul. The MTCM is also aware that projects funded through STAR grants must be wage standards as defined by Little David Bacon Labor Standards and will choose vendors that agree to comply with these standards.

The MTCM is not under contract with an architect or a developer at this time. However, we have already conducted extensive research to identify necessary expertise. Alchemy Architects is a probable choice. The project requires new construction with a quick turnaround, and the company is familiar with Montessori classroom design requirements and offers exceptional quality modular/prefabricated building options.

7. Have detailed cost estimates been prepared? Yes  X  No   If yes, **please attach.**

Attached to this proposal includes the following financial statements:

- Comprehensive three year project budget
- A bid for the roof replacement
- Project estimate for the first modular classroom

**VI. SOURCES AND USES:** Please attach an itemized budget or contractors' estimates where applicable. Itemize use of STAR funds, private match and non-matching funds for the entire project:

CATEGORY	STAR LOAN REQUEST	STAR GRANT REQUEST	MATCHING FUNDS	NON-MATCHING FUNDS*	TOTAL
Acquisition					
Rehabilitation:					
residential					
commercial		176,000			176,000
New Construction:					
residential					
commercial	77,000		253,000		330,000
Public Improvements					
Private Open Space Improvements					
** Direct Project Costs					
<b>TOTALS:</b> <i>total(s) also appear on pages 1 and 8</i>	<b>77000</b>	<b>176,000</b>			<b>506,000</b>

**\*\*Direct Project Costs (Soft Costs)** - Up to 20% of STAR funds may be used for soft costs (i.e. acquisition, architect, engineering, legal and loan fees, environmental testing, permits, licenses, etc.) Eligible soft costs do not include **general** administrative fees, marketing, or operating costs. **Please itemize and describe soft costs:**

#### **Furnishings and Equipment**

Telephone/Data/Security	\$1,500
Signage	\$500
<b>FF &amp; E Total</b>	<b>\$ 2,000</b>

#### **Professional Consultants Total**

Architect / Engineers	\$18,000
Owner Representative	\$20,000
Legal Representation	\$5,000
Project manager compliance (charge to rehab)	\$15,000

<b>Professional Consultants Total</b>	<b>\$ 58,000</b>
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**VII. SOURCE OF MATCHING FUNDS:** Matching funds must be *directly* related to the capital improvement proposal. Please refer to the Neighborhood STAR Guidelines ([www.stpaul.gov/star](http://www.stpaul.gov/star)) for eligible match criteria.

Please Identify Source & Type of Matching Funds	Amount	Date Available	Match Firm?
<b>A.</b> Estimated volunteer labor/sweat equity*:			
<b>B.</b> Estimated in-kind service*:			
1. Project Management (Sterns and Associates)	20,000	Immediately	Firm
2			
3			
<b>C.</b> Estimate and name source of cash donations:			
1			
2			
<b>D.</b> Name and amount of anticipated foundation grants:			
1			
2			
3			
<b>E.</b> Amount of loan(s) and name of lender:			
1. To be determined	233,000	TBD	TBD
2			
<b>F.</b> Amount and source of private equity:			
1			
2			
3			
<b>G.</b> Amount, source and type of other match:			
1			
2			
3			
<b>TOTAL VALUE OF MATCHING FUNDS**</b>	<b>\$253,000</b>		

\* Up to 30% of the total match may be indirect contributions including in-kind goods and services, sweat equity and/or volunteer labor. Sweat equity and volunteer labor is valued at \$15 per hour (*STAR Guidelines, page 7*)

\*\* Same total appears on pages 1 and 7

**VIII. APPLICANT INFORMATION.** This section provides the STAR Board, elected officials, and staff with basic information about your organization, and its abilities to carry out a STAR project.

1. Please describe your organization (i.e. its history, structure, business, membership, purpose etc.)

For over thirty-five years the Montessori Training Center of Minnesota has provided teacher training. We offer courses for early childhood and elementary education professionals in the Montessori method. Our training programs are accredited by Association Montessori Internationale, the organization founded by Dr. Maria Montessori in 1929. This certification is an international recognition of quality and rigor. We are one of just 13 AMI teacher-training institutions in the U.S. and 35 worldwide. The MTCM is also accredited by the Montessori Accreditation Council for Teacher Education (MACTE) and licensed by the Minnesota Office of Higher Education.

*Mission:* To provide and facilitate greater access to time-tested, quality programs developed by Dr. Maria Montessori to a population that is most vulnerable and often excluded; train highly qualified professionals; and disseminate the best practices of Montessori through outreach programming to a wide range of schools, childcare providers and parents.

The MTCM has created a unique ‘hub’ for early childhood education, representing the only institute of its kind in the world. Our center has been internationally recognized for its quality has drawn educational researchers and scholars from across the globe. The expanded Center features these four components:

- CORNERSTONE MONTESSORI SCHOOL: An authentic, urban Montessori school focused on serving low-income children and their families on the East Side of Saint Paul. The school currently operates a full day, year round preschool and toddler program. As an AMI accredited institution, the school receives an automatic 4 star rating through Saint Paul’s Parent Aware quality rating system.
- MONTESSORI TEACHER TRAINING CENTER: The MTCM trains Montessori teachers and assistants through four AMI accredited courses. Our curriculum prepares adults to teach children age 2 ½ to 12 years. The MTCM offers both undergraduate and graduate college credit for course work through partnerships with accredited institutions including Metropolitan State University, Minnesota and Loyola College, Maryland. Over the last five years, the MTCM has grown substantially in programmatic scope and stature. Our training programs have tripled in attendance and we have students enrolling from around the world. We serve approximately 110 adult students annually and partner with over 30 local schools.
- MONTESSORI MUSEUM AND RESEARCH CENTER: We are the permanent home for the first Montessori museum and archives in the world for research and development. The exhibit was created through a collaborative effort of a group of researchers from across the globe and visually depicts school reform through historical pictures and archival materials.
- COMMUNITY OUTREACH PROGRAM: In order to extend the “best of Montessori” to low-income communities and the public sector, the MTCM actively partners with local groups to share best practices in the field of early childhood education. Outreach includes technical assistance, parent education services, and scholarships for students from communities of color entering our Teacher Training programs.

#### *Structure*

The MTCM is lead by Molly O’Shaughnessy, Executive Director. Molly is a renowned international leader in Montessori education and has provided technical assistance and presented lectures and workshops across the United States and throughout the world. Since 1996, she has served as Director of Training at the Montessori Training Center of Minnesota and as an adjunct professor for Loyola College in Maryland, and Community Faculty for Metropolitan State University in Saint Paul. After completing a rigorous eight-year Association

Montessori Internationale (AMI) "training of trainers" program, she currently acts as a trainer preparing adults from around the world to teach children.

Molly has over 30 years experience establishing and advancing programs for children in Minnesota and across the globe. She was a founding board member for the Minnesota Children's Museum and chaired the first three capital campaigns for the Minnesota Children's Museum, including the one that brought the museum to downtown Saint Paul. She also served on the board of the Saint Paul Foundation for 10 years. Molly currently serves as a member on the board of Family Place, the North American Montessori Teachers' Association, the Highland Park Montessori School in Saint Paul, and the AMI in Amsterdam, The Netherlands. Molly serves as the Co-Chair of the Standards Committee for the Minnesota Governor's Council on Early Childhood Education. She also currently sits on the board of directors for Ready 4 K.

The MTCM is governed by an active, 11 member Board of Trustees consisting of leaders from the Twin Cities education, business and philanthropic communities. (See Attachment – Board of Trustees).

We have 14 full time employees and 4 part-time employees including both administrative staff and classroom teachers. We contract with AMI teacher trainers to offer several college level courses through partnerships with accredited institutions, including Metro State University, Minnesota and Loyola College, Maryland. Additionally, subject matter experts are utilized to contribute to specific topics covered in teacher training curriculums.

The MTCM has hundreds of volunteers working within our programs annually. Volunteer roles include: annual telethon solicitation, speaking at workshops, hosting recruitment and graduation events, mentoring current and past trainees, supervising student teachers, contributing to newsletters, school marketing, technology support, community outreach, and other various activities.

#### *Experience Managing Similar Projects*

As described earlier, the MTCM successfully managed and opened a 22,000 square foot capital project, resulting in multiple awards and recognitions for excellence. We intend to both maintain the integrity of the existing facility and expand upon the results to continue to offer exceptional examples of school facilities.

Expanded operations coincide with expanded expenses, yet we are confident in our ability to sustain the new programming. As result of the campaign, the MTCM has experienced an unprecedented growth in organizational contributions, with a fivefold increase in new donors. Operating contributions in particular have increased from \$50,000 in FYE 2005 to over \$850,000 in operating contributions in FYE 2010.

The MTCM has successfully laid a foundation of long-term support for our expanded programming. Increased operational expenses will be supported through the following expanded revenue sources:

- Increased enrollment in our teacher training courses resulted in increased tuition revenue.
- A large multiyear grant has been secured for our Outreach Program, with expense allocations for organization overhead operations billed in relative share to this project.
- The MTCM supported a successful application for an independent charter school that will partner with our preschool program. We are currently exploring sharing administrative staff to reduce program expenses. Further, the charter school will lease space from the MTCM resulting in leasehold revenue.

#### **2. What is your status as a legal entity? (i.e. corporation, partnership, nonprofit, proprietor, etc.)**

The Montessori Training Center of Minnesota was established in 1973 as a nonprofit organization and is licensed by the State of Minnesota Department of Higher Education as a Career School.



3. Who will be the designated project manager? Teresa Sterns, Sterns and Associates  
Describe her/his background, skills and experience in managing similar-type projects.

Teresa Sterns and her team of professionals from Sterns and Associates led the project management efforts for the MTCM's facilities expansion. Her company will continue to oversee the final stages of construction. Through the project leadership provided by Sterns and Associates the project was finished ahead of schedule and met all projected goals.

Sterns & Associates, LLC, a women-owned business (WBE), was formed in Saint Paul, Minnesota in October 1999 by Teresa Sterns. Working for the City of Saint Paul from 1985-1994, Teresa launched her career as an Economic Development Specialist and Project Manager, administering a variety of projects including the City's "Cultural Corridor" Initiative. She ignited many successful small businesses as Director of SPEDCO (Saint Paul Enterprise and Development Corporation), including Summit Brewing Company and Cossetta's Restaurant and Deli.

In 1994, Teresa left the City to become the Project Director of the nationally renowned \$100 million Science Museum of Minnesota. Today, Teresa uses her talents and team at Sterns & Associates, LLC to provide project management service to non-profit clientele as they look to build or remodel buildings that will serve their program and community.

4. Do you have an adopted\official conflict-of-interest policy? If so, please summarize or attach. The MTCM has a rigorous conflict of interest policy that is reviewed and signed annually by our board of directors. A copy is attached.

5. If you have received City funds within the past five years, please identify below or attach a separate list:

YEAR	PROGRAM	AMOUNT	BALANCE
2007	Small STAR Grant	\$25,000	\$0
2007	Large Loan STAR Neighborhood Program	\$275,000	\$275,000
2007	Large Grant STAR Neighborhood Program	\$275,000	\$0
2009	Small STAR Grant	\$25,000	\$0

## Section B: Financial Information

**ORGANIZATION MANAGEMENT** Proprietor, partners, officers, directors, governors and all holders of outstanding stock (100% of ownership must be shown.) Use a separate sheet if necessary.

NAME AND TITLE	COMPLETE ADDRESS	% OWNED
MTCM is a non-profit 501 c 3, therefore percentage of ownership is not applicable. Board list is attached.		

Do you have affiliate and/or subsidiary firms (20% or more ownership in other entities)? If so, please provide the last fiscal year end financial statements for the listed firms.

If your business is a franchise, include a copy of the franchise agreement and the franchiser's FTC disclosure statement.

**PLEASE PROVIDE THE FOLLOWING** (check if attached or "N/A" if not applicable):

- ☒ A current balance sheet and a current operating statement. (Last business quarter)
- ☒ Aging of accounts receivable/accounts payable as of the date of the current balance sheet.
- ☒ A year-ended balance sheet and profit and loss statement for the previous three years, with accountant's letter, notes and supporting schedules.
- ☒ Detailed cash flow projections for 12 months of operation or a projected annualized income statement with assumptions.
- N/A A copy of existing or proposed purchase agreement or lease agreement. (Provide appraisal, if available.)
- ☒ If project involves construction, please include specifications and contractors' estimates.
- N/A If project involves the purchase of fixed assets, please include purchase agreements or vendor quotes.
- ☒ If a corporation, please provide articles of incorporation and bylaws.
- N/A If a partnership, please provide partnership agreement.
- N/A If LLC, please provide articles of organization.
- ☒ Copies of last three years business tax returns.
- N/A Current personal financial statements for partner, officer, owner, and each stockholder with 20% or greater ownership.

√   Resumes of principals and key management.

See note If this project includes bank participation, please provide a bank commitment letter. *Bank financing is currently being researched. Commitment letter will be submitted as secured*

**I. BANK REFERENCES**

BANK	ACCOUNT OFFICER	PHONE
Bremer Bank	Chad Faul	612.782.2816

**II. TRADE REFERENCES**

COMPANY	CONTACT PERSON	PHONE
Caravan Kids Catering	Nancy Close	651.338.7786
Great River Office Products	Steve Wesner	651.293.1135
Vanguard Cleaning Systems of MN	Michael Hamerlind	651.379.4000

**III. DEBT SCHEDULE**

Please list all existing business debts. Date\*: 3.29.11

Creditor name	Original amount	Original date	Present balance	Interest rate	Maturity date	Monthly payment	Assets secured	Current or delinquent
Bremer Bank	3,570,000	2008	1,600,000	2.78%-floating	11/1/2012	\$3,500 monthly interest. Principle payment of \$900,000 due	Building & Land	Current
STAR	275,000	2008	275,000	0%	no payments	None for 10 years	None	Current
<b>Totals</b>	<b>3,845,000</b>		<b>1,875,000</b>					

**Total present balance\* \$ 1,875,000**

**Total monthly payment \$ 3,500**

\* Should be the same information provided on the current financial statement.

**IV. ACCOUNTANT**

Name: Bill Cranford Finalys, Inc.  
Address: 931 Hawthorne Ave E; St. Paul, MN 55106  
Phone/e-mail: 651-274-1560; [billcranford@comcast.net](mailto:billcranford@comcast.net)

**V. LAWYER**

Name \_\_\_\_\_

Stinson Builders

12.22.2010

**CONCEPTUAL ESTIMATE - PHASE I**

**CORNERSTONE MONTESSORI CHARTER SCHOOL**

**Site Costs Amount**

Dumpster	\$300
Permit	\$1,000
Project Management	\$13,000
Site Prep: Materials & Labor	\$2,200
Surveyor	\$300
	<u>\$16,800</u>

**Job Costs Amount**

Asphalt	\$6,000
Building	\$96,000
Carpet	\$500
Concrete	\$8,700
Electrical	\$12,730
Fence	\$3,550
Field Labor - Interior	\$2,200
Field Labor - Exterior	\$8,800
Materials	\$5,000
Gas	\$3,100
HVAC	\$15,800
Ironwork - Steel beams/helical pie	\$17,700
Landscaping	\$10,000
Painting	\$600
Plumbing	\$5,000
Roofing	\$3,200
Utilities	\$15,000
<b>Subtotal</b>	<u><u>\$213,880</u></u>

Contingency 10% \$23,068

O&P (12%) \$30,450

**PROJECT TOTAL** \$284,198

Cost per square foot: \$177.62

Escalation 4%/yr \$11,368

**BERWALD ROOFING COMPANY, INC.**

Roofing and Sheet Metal

**PROPOSAL**

2440 North Charles Street

North Saint Paul, MN 55109-3080

PHONE (651) 777-7411 FAX (651) 777-1371

December 9, 2010

Faxed \_\_\_\_\_

Mailed \_\_\_\_\_

SUBMITTED TO: Sterns Associates

ATTENTION:

PHONE: 651-338-2180

E-MAIL: [sterns@sternsassoc.com](mailto:sterns@sternsassoc.com)

JOB NAME: Montessori Training Reroof

JOB LOCATION: 1611 Ames

St. Paul, MN

WE PROPOSE TO FURNISH ALL LABOR, MATERIAL, EQUIPMENT AND INSURANCE TO COMPLETE SHEET METAL AND ROOFING ACCORDING TO SPECIFICATIONS ITEMIZED BELOW:

**OPTION #1: REROOFING PRICING INCLUDES THE FOLLOWING:**

Completely remove all roofing and flashing to existing deck and haul away

Remove all sheet metal flashings, capping, and edging as needed

Approximately: 13,000 square feet

Install 4-ply hot asphalt and gravel roof system.

**INCLUDED ARE:**

- 4-ply asphalt and gravel.
- Modified flashings on all walls and curbs up 8" minimum.
- One layer 5/8" Perlite roof board mopped in asphalt, over fully tapered R-23.4 roof insulation mechanically fastened to deck.
- Stamp all (7) new drains and (7) new overflow scuppers for better drainage.
- Flashing of all curbs, stacks and jacks figured in our bid.
- All new 24-gauge stack, vent caps and heat stacks.
- 24-gauge Unad metal standard colored metal wall capping, counter flashing and (7) scuppers. (No downspouts)
- No added wood blocking to raise detailed roof edges and curbs required.
- Twenty (20) year roofing warranty.

BAW/DMC

(3)

Page 1 of 2

FOR

Since 1936

## Montessori Training Center of Minnesota- sample bid for roof

**OPTION #2 ROOFING PRICING INCLUDES THE FOLLOWING:**

### Tested: 600 reinforced TPO roof system

INCLUDED ARE:

- 60-Mil fully adhered TPO roof system with
- 60-Mil wall and curb flashings up a minimum of 8"
- One (1) layer 1/2" Densltek roof board.
- A full roof tapered poly isocyanurate roof insulation system average R-21.4.
- Insulation to be mechanically fastened to deck @ 1-ft intervals.
- Sump all (7) drains and (7) overflow scuppers for better drainage.
- Flashing of all curbs, stacks, jacks and #4 skylights. Figured while doing initial roof installation.
- Metal flashings of wall copings, counter flashing, (7) overflow scuppers and no downspouts. All done with standard .024 gauge metal in standard colors.
- Ten (10) year Roofing warranty.

All mechanical & plumbing discounts and recommended by others.

All crime services furnished to us

### Form and Content Considerations

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED

We propose to provide technical material and labor complete in accordance with above specifications, for the sum of \$100,000.00.

OPTION #1	\$146,100.00 - RECOMMENDED
OPTION #2	\$144,900.00

1. *Phragmites australis* (Cav.) Trin. ex Steud. 2. *Phragmites australis* (Cav.) Trin. ex Steud.

1997. *Environmental Impacts of the 1994-1995 El Niño*. U.S. Environmental Protection Agency, Office of Research and Development, Washington, D.C.

1. TPO roof must be done in warmer, 25+ weather.

NOTE: DISCONNECT & RECONNECT ROOF TOP EQUIPMENT WILL BE TAKEN CARE OF BY OWNER.

As the Commission's report states, "the fact that the Commission has been able to identify a number of individuals who have been involved in the Commission's work is a significant achievement. It is a testament to the Commission's commitment to transparency and accountability." The Commission's report also states that the Commission has been able to identify a number of individuals who have been involved in the Commission's work, and that this is a significant achievement. The Commission's report also states that the Commission has been able to identify a number of individuals who have been involved in the Commission's work, and that this is a significant achievement.

Sachdev and Kulkarni

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group and the experimental group. The control group was divided into two subgroups: the control group and the experimental group. The experimental group was divided into two subgroups: the control group and the experimental group.

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## How to Analyze

1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

**Montessori Training Center of Minnesota**  
***2010 Board of Trustees and Affiliations***

**MTCM BOARD OF TRUSTEES MEMBERS**

<b>Board Chair</b>	Teresa Sterns	President, <i>Sterns and Associate LLC</i>
<b>Vice Chair</b>	Wendy E Warren	Director, <i>Highland Park Montessori</i>
<b>Treasurer</b>	Michael Monahan	Vice President External Relations, <i>Ecolab</i>
<b>Secretary</b>	Cecile Penna	Partner, <i>In Time – Business Machines</i> CEO, <i>Natures Way Montessori, Inc.</i>
<b>Trustee</b>	Margaret Lovejoy	Executive Director, <i>The Family Place</i>
<b>Trustee</b>	Jeff Nelson	Public Affairs Director, <i>Minnesota Public Radio</i>
<b>Trustee</b>	Molly O'Shaughnessy	Executive Director/Director of Training, <i>MTCM</i> Consultant, <i>Association Montessori International-USA</i> Adjunct Professor, <i>Loyola College in Maryland</i> Community Faculty Member, <i>Metropolitan State University</i>
<b>Trustee</b>	Patricia Schaefer	Consultant, <i>Association Montessori International-USA</i> Professional Speaker & Educator, <i>NAMTA (North American Teachers Association)</i>
<b>Trustee</b>	Carleen Rhodes	President, <i>The Saint Paul Foundation</i>

## **Montessori Training Center of Minnesota Key Staff**

### **Molly O'Shaughnessy, Executive Director / Director of Training**

Molly O'Shaughnessy is a renowned international leader in Montessori education and has provided technical assistance and presented lectures and workshops across the United States and throughout the world. Since 1996, she has served as Director of Training at the Montessori Training Center of Minnesota and as an adjunct professor for Loyola College in Maryland, and Community Faculty for Metropolitan State University in Saint Paul. After completing a rigorous eight-year Association Montessori Internationale (AMI) "training of trainers" program, she currently acts as a trainer preparing adults from around the world to teach children. She holds a BA from The College of St. Scholastica and a M. Ed from Loyola College in Maryland.

Molly has proven experience starting programs for children and the Minnesota community. She was a founding board member for the Minnesota Children's Museum, and chaired the first three capital campaigns for the Minnesota Children's Museum, including the one that brought the museum to downtown Saint Paul. She also served for 10 years on the board of the Saint Paul Foundation, a member of the board of the North American Montessori Teachers' Association, Highland Park Montessori School in Saint Paul and of the AMI in Amsterdam, The Netherlands. Molly was most recently appointed as the Co-Chair of the Standards Committee for the Minnesota Governors Council on Early Childhood Education.

**Liza Davis, Head of School:** Liza earned her AMI Primary diploma from the Montessori Training Center of Minnesota in 2001, and her Bachelor's degree from St. Olaf College in 1998. Most recently, she helped to found a new Montessori school in Germany and guided the vision of the school as head of pedagogy. As the head of school of Cornerstone Montessori Preschool, Liza is the administrative leader for a growing program which will eventually serve 72 children and includes ten staff members.

### **Juanita G. Fernández, Community Outreach Coordinator**

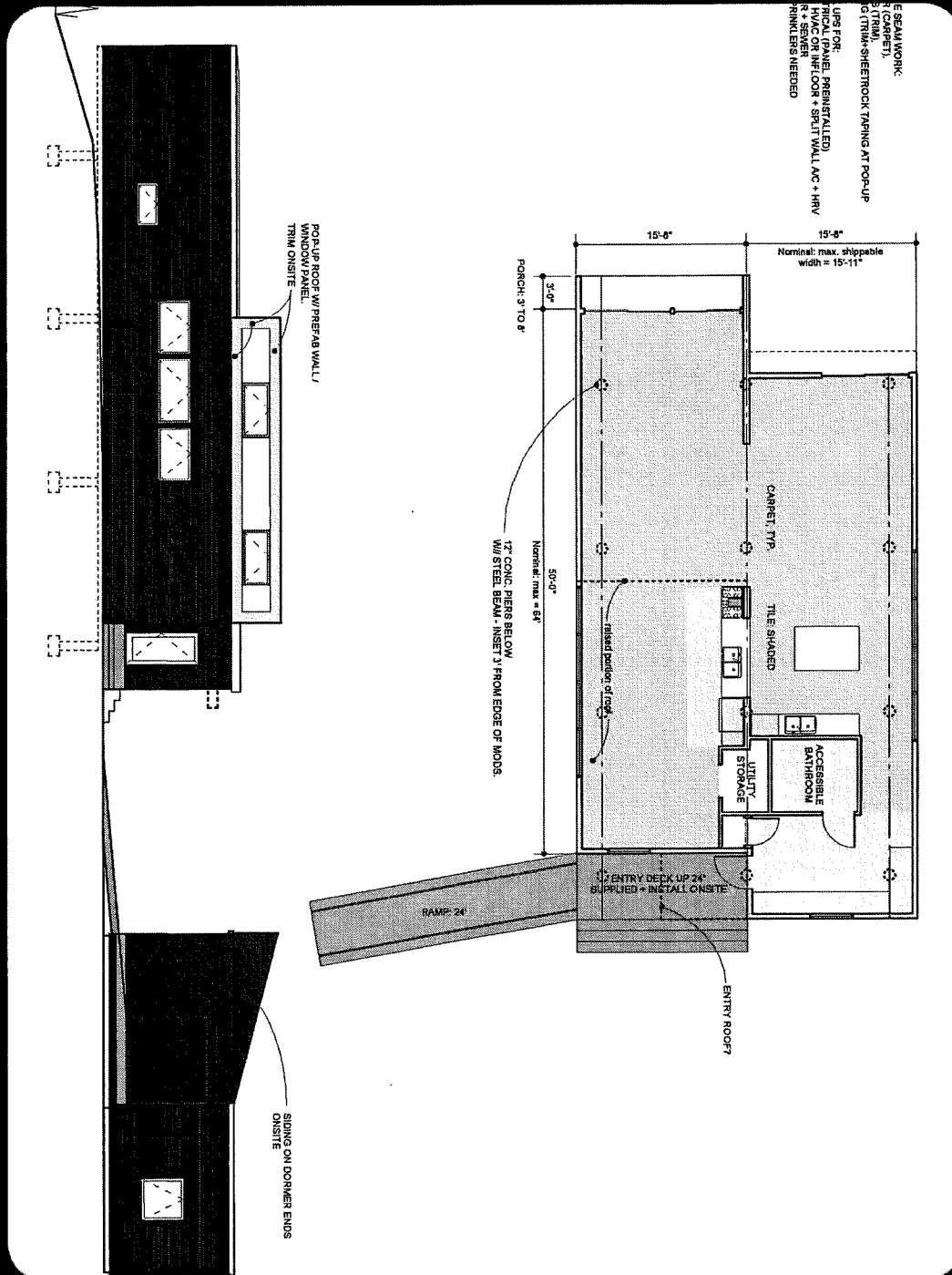
Juanita G. Fernández was born in El Paso, Texas and has lived much of her life in México. Juanita has taught at the university level. She led a study commissioned by a U.S. congressional committee to benchmark the socio-economics of working class women in the border region. She worked closely with a local activist organization and local companies to conduct the study. While living in San Luis Potosí, México she worked with a childcare facility for low-income working mothers to develop the program vision and structure. Juanita earned her AMI Primary Diploma from the Montessori Training Center of Minnesota in 2007. She holds a Master's Degree in Sociology from the University of Texas – El Paso and has a bachelor's degree in Psychology with a minor in Spanish Literature. She is completing her Masters Degree in Education from Loyola College in Maryland.

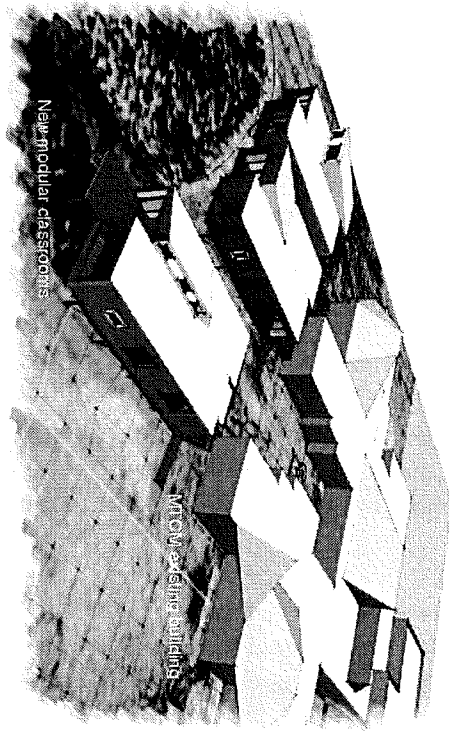
### **Teaching Staff**

Cornerstone has actively recruited teachers from a variety of backgrounds and personal experience to represent the diversity of the community they serve. All of our Cornerstone school teachers hold, at minimum, a Bachelors degree in education and diplomas from the Association Montessori Internationale (AMI). They must also demonstrate experience working with children in their respective age groups. Our assistant teachers will have successfully completed the AMI Assistant teacher course, representing over 60 hours of training in early childhood development. Additionally, all staff must undergo training required for basic licensure of a day care and school provider.



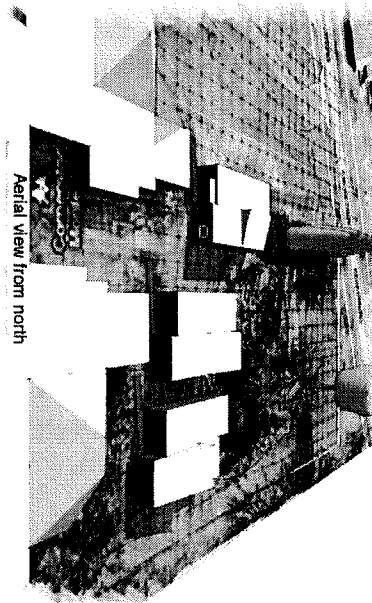




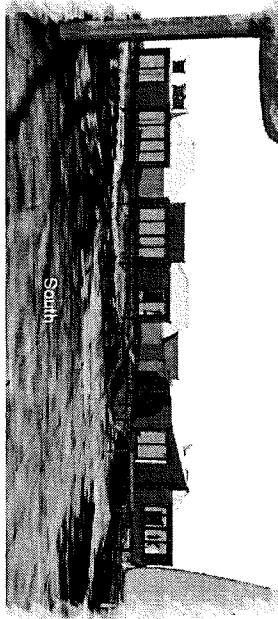


New modular classrooms

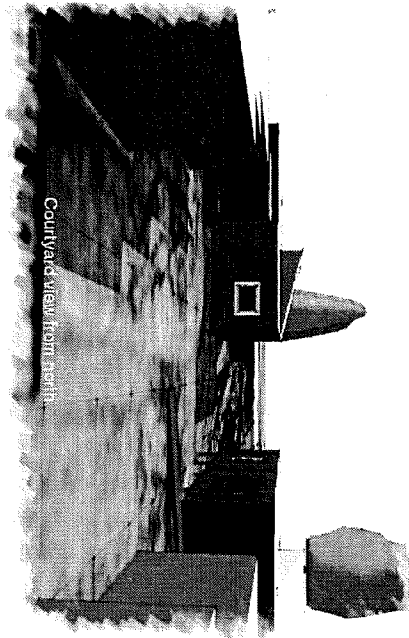
MOU existing building



Aerial View from north



South



Courtyard view from north

ALCHERY  
ALCHERY  
ALCHERY



March 30, 2011

Bob Hammer  
Neighborhood STAR Program  
Dept of Planning and Economic Development  
1400 City Hall Annex  
25 West Fourth Street  
Saint Paul, MN 55102-1622

Re: Letter of Support for Cornerstone Elementary Charter School New Classrooms

Dear Mr. Hammer,

It is with great enthusiasm that I am writing this letter of support for Cornerstone Elementary to obtain funding to undergo several building upgrades and expansions to accommodate new classrooms for the Charter School to prepare for the additional 140 children and their families that will be attending the school.

I am very excited to see a charter school open in our community that is committed to quality education and a quality learning environment. I have had the privilege to be a very active community partner in the early stages of the development of Cornerstone Elementary Charter School and I have learned that it is not an easy task to find the financial resources and educational expertise to make a school successful and sustainable. It is a risk but a risk that must be taking because our children are in crisis. Several public schools have closed on the east side of St. Paul. Therefore schools have consolidated making classroom sizes bigger and quality education questionable. However, with that being said, I have not conducted my own research study about the quality of education our children are receiving but I have heard from families and I cannot ignore the constant conversation about Minnesota having the highest achievement gap in the nation.

I see our children struggling with education. I assist young adults, high school sophomores, juniors and seniors, who are now looking for work, who cannot write complete sentences and cannot spell basic words. No, I have not done an experiment because I don't need to do an experiment to convince me of a truth that I see every day that truly breaks my heart. Not because I feel sorry for our children but because somehow these children have been forgotten. Somehow people who can do something about education reform decided not to. Somehow this happened right in front of me and I missed it. Somehow I let our future slip through the cracks of this society without realizing I am the change I have been waiting for.

As you can see this is a topic near and dear to my heart and I have decided to do something about it and so has Cornerstone Montessori Elementary Charter School. The families I have spoken to who have sent their children to the preschool are so happy that their children can continue to go to a school being taught the Montessori Method of education as well as having the choice of another school to send their children to in the neighborhood.

24

Roosevelt Homes Management Office  
1575 Ames Avenue • Saint Paul, Minnesota 55106  
651-793-3853 • Fax 651-793-3866  
[www.stpaulpha.org](http://www.stpaulpha.org)





However, no matter how much we all want to close the achievement gap and offer quality education for all of our children, this school will not be sustainable without the space to teach in. Therefore, it is my hope that the Neighborhood STAR Program will be able to fund a new roof and the Modular #1 classroom so our community can continue to move forward with investing in our future leaders of tomorrow.

Thank you so much for the time you have taken to read this letter and your commitment to quality education and closing the achievement gap in Minnesota.

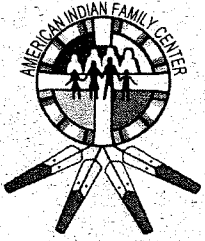
Sincerely,



Barbara Williams

Human Services Coordinator  
St. Paul Public Housing Agency  
Roosevelt Homes

25



# AMERICAN INDIAN FAMILY CENTER

February 28, 2011

Bob Hammer  
Neighborhood STAR Program  
Dept of Planning and Economic Development  
1400 City Hall Annex  
25 West Fourth Street  
Saint Paul, MN 55102-1622

Dear Mr. Hammer:

As director of the American Indian Family Center (AIFC), I am writing to express my support for the STAR grant application proposed by the Montessori Training Center of Minnesota. We are in full support of their request to expand facilities to accommodate growing programs serving the East Side community.

The founding mission of the American Indian Family Center has been to strengthen and value the capacity of the American Indian community, its culture and families to raise healthy, nurtured children to achieve their full potential and to be active, contributing members in their community. We believe that parents can find strength in cultural traditions. It is the traditions and values of the 'old ways' that will strengthen the family, keep families together and make communities healthy and strong.

We have formed an alliance with the MTCM to develop culturally specific early childhood program serving the American Indian community within the City of St. Paul. The MTCM has agreed to provide technical assistance to help start authentic Montessori school, lead and managed by the AIFC.

The AIFC is drawn to the Montessori method for its potential to address dual language literacy while simultaneously offering a high quality academic program. The MTCM has committed to training teachers and assistants, from the Native community, who are bilingual in Sioux and English, and will continue to provide them active mentoring and guidance as they begin their careers as teachers. The MTCM has also offered scholarships for a teacher training candidate of our choice.

Thank you very much for considering Montessori Training Center of Minnesota application. We urge you to give it your highest ranking and look forward to increasing educational outcomes for the City of St. Paul's American Indian youth community.

Sincerely,

Kevin Martineau  
Executive Director

## DISTRICT 2 COMMUNITY COUNCIL

1961 Sherwood Avenue  
Saint Paul, MN 55119-3230  
Phone: (651) 774-2220  
Fax: (651) 774-2135

March 17, 2011

Bob Hammer  
Neighborhood STAR Program  
Dept of Planning and Economic Development  
1400 City Hall Annex  
25 West Fourth Street  
Saint Paul, MN 55102-1622

Dear Mr. Hammer,

I am writing to offer the District 2 Community Council's full support for the Montessori Training Center of Minnesota's (MTCM) application for STAR funding. At the March 16th meeting, the board was informed and formally approved to support their plans to expand and upgrade the organization's existing facilities to accommodate a partnership with a newly established charter school, Cornerstone Montessori Elementary School.

The MTCM and their program partner, Cornerstone Montessori Elementary School, approached District 2 Council with their plans to open a new school within Phalen Village in the summer of 2010. At that time, our council unanimously also voted in support of their application to the Minnesota Department of Education. The MTCM and their school for children is a great asset to the Greater East Side Community. We recognize the exceptional quality of their preschool, and welcome the opportunity to expand to include an independent elementary program to continue to serve children from our community through 6th grade.

Cornerstone Montessori Elementary School has searched in depth for available business properties located within or near the proposed site for expansion. The project needs a program space that supports a continuous educational program serving children from 16 months – 12 years of age. The elementary classrooms must be co-located or within the immediate vicinity of the preschool program. At the time of the search, an appropriate space that could meet both educational purposes and regulatory requirements was not available. Of note, the search did include a request to the Saint Paul Public Schools asking for lease consideration of the now vacant Ames Lake Elementary School which was denied.

The Community Council's desire is to keep the program firmly established within the Greater East Side. As building space meeting specific program requirements is not available, the council believes the best option for the children and families the project will serve is to expand the existing facility through modular classrooms.

I sincerely hope that the City of St. Paul gives high priority to the MTCM request.

Thank you for your consideration.



Lisa Heilman  
Community Organizer

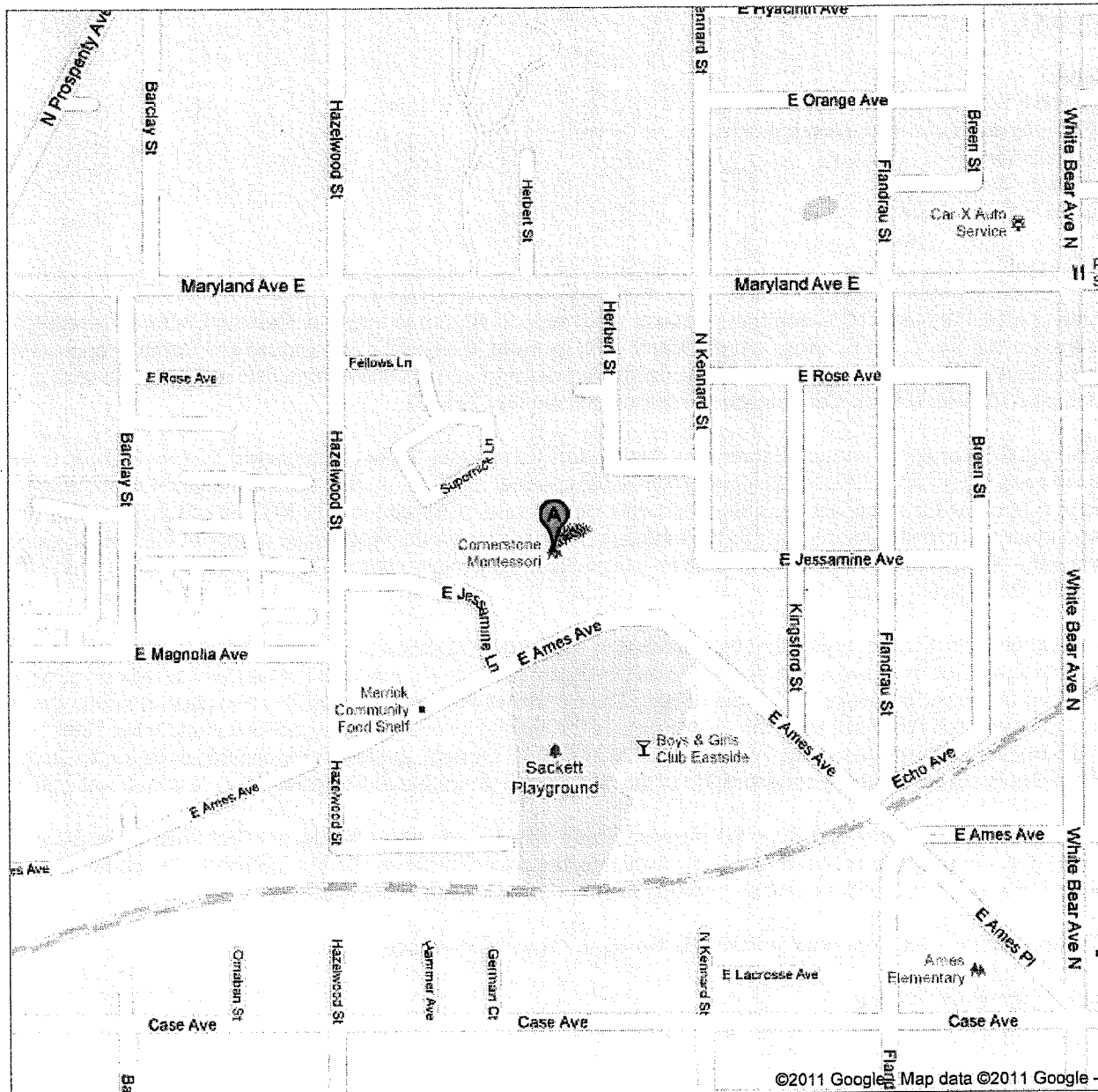


Google maps

Address 1611 Ames Ave  
St Paul, MN 55106

Get Google Maps on your phone

Text the word "GMAPS" to 466453





# 2011 Neighborhood STAR Program Loan & Grant #11-114

## Section A: Proposal & Organization Information

Project Name: Golden Star Rising Ward 6 Planning District 5

Legal Entity Submitting Request: Paul Vue

Please check organization type(s): Public ☐ For Profit ☒ Non-Profit ☐

Mailing Address: 1261 Payne Ave St. Paul MN 55130  
STREET CITY STATE ZIP

Contact Person For This Request: Paul Vue

Daytime Phone: (651) 793-7734 Fax #: (651) 793-7748 Federal Tax I.D. # 26-069543

E-mail Address: paulvue@gmal.com

Proposal Location: 1261 Payne Ave. St. Paul, MN 55130

### STAR Funding Request:

Grant request \$ 25,000

Loan request \$ 25,000 proposed interest rate and term: 3.5 & 84 Months

Total STAR Request: \$ 50,000 (total from page 7)

Total Match Leveraged: \$ 100,000 (total from pages 7 & 8)

The following compliance issues may apply to your proposal and can be reviewed on the City of Saint Paul's website: <http://www.stpaul.gov/index.asp?NID=2659>

- \* Vendor Outreach Program: Goals apply to *all projects* receiving city funding
- \* Federal Davis Bacon Requirements: Projects funded with \$2,000 or more of *federal* dollars
- \* Little Davis Bacon Requirements: Projects funded with \$10,000 or more of *city* dollars
- \* Two Bid Policy: Projects receiving \$20,000 or more of city funds
- \* Business Subsidy: May apply to recipients of grants of \$25,000 or more and loans of \$75,000 and over
- \* Affirmative Action: Entities receiving \$50,000 or more of city funds within a 12-month period
- \* Living Wage: Entities receiving \$100,000 or more of city funds
- \* Project Labor Agreement: Entities receiving \$250,000 or more of city funds
- \* Section 3: Economic opportunities to low income persons or business concerns residing close to the project's location
- \* Sustainability Initiative: A plan to make future development projects more environmentally and financially sustainable

We authorize Planning and Economic Development to order a consumer credit report and verify other credit information, including past and present mortgages and contract for deeds, as necessary to process our STAR application.

### Individual Completing the Application:

Name (please type)	Title	Date	Signature
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#### Chief Officer or President:

Paul Vue	president	3/22/2011	
----------	-----------	-----------	--

Name (please type)	Title	Date	Signature
--------------------	-------	------	-----------

## II. PROPOSAL INFORMATION:

Please provide a description of your project or program in the space provided:

It would be great to expand my current business. My diverse community is growing and I do not have the funds to keep up with its diverse demands. I would like to expand and convert the other addition of my building into more retail space. To do so, I would need to demo the current space and add:

Walk-in cooler

Two 12x16 display cooler to allow for extra frozen items

Food preparation area

This conversion will add approximately 1,000-1,200 sq ft.

2. Briefly describe, in quantifiable terms, the specific results of this proposal (*i.e.: 10 houses rehabbed in 2 years; 5 jobs created by business expansion; 15,000 sq. ft. Community Center addition.*)

Business expansion by adding 1,000-1,200 extra retail space.

3. Please explain the public benefit of your project:

Customers from the community will benefit from the larger grocery market. Growth and expansion will allow us to address the unique needs of our diverse community. In addition, it also helps us to be competitive with the bigger chain groceries like Cub and Rainbow close by. Having more space lets us purchase items that the community wants, needs, and desires.

**II. NEIGHBORHOOD PLANNING/COMMUNITY SUPPORT:** Community involvement is a critical part of the STAR program. In this section you are being asked to identify the participation of neighborhood and community groups in your proposal.

1. Will your project be coordinated or partnered with any other project, program? If yes, please describe:

NO

2. Is this proposal identified as part of an adopted city, neighborhood, or business plan? If yes, please describe: (Neighborhood plans can be found @ [www.stpaul.gov/index.aspx?NID=3446](http://www.stpaul.gov/index.aspx?NID=3446))

NO

3. Is there neighborhood\community support for this proposal? yes   X   no     . Please explain:

Many local residents say that our business is not big enough or we don't have enough supplies. They want us to grow since we are close and more convenient.

**III. PUBLIC COST:** This section helps define the financial impact of your request on the general public. Please be as accurate as possible:

1. Will this project/program result in a change in the tax base? If yes, please complete the following:

\$6,050.00 Current property taxes payable per year

\$ 8,000.00 Estimated taxes after project is completed

\$ 1, 950 Net change in taxes per year

2. For proposals that remove property from the tax rolls, you'll need to calculate a Payment in Lieu of Taxes (PILOT) that will replace the lost property tax revenue. Suggested minimum is 25% of the total current taxes to assist with basic safety services to be paid for 20 years or the term of the agreement, whichever is longer. **The estimated PILOT is:** 0.

#### IV. PROJECTED JOB CREATION / RETENTION

<input type="checkbox"/> Job Impact <input checked="" type="checkbox"/> No Job Impact	Year 1	Year 2	Year 3	Year 4	Year 5
# of New Full-Time Permanent Jobs <b>Created</b> Each Year					
# Of Full-Time Permanent Jobs <b>Retained</b> Each Year					
#of full-time Permanent Jobs <b>Lost</b> Each Year					
# of Construction/Temporary Jobs <b>created</b> Each Year					
Average Wage for Full-Time Permanent Workers					

**V. STAR PROJECT / PROGRAM ACTIVITIES:** The Neighborhood STAR Program provides funding for a variety of activities. **Please complete the one section only that best describes your proposal:** A. Development/Redevelopment; B. Open Space Improvement; or C. Re-lending/re-granting Program:

**A. Commercial or Residential Development/Redevelopment Project:** If you are requesting funds for a commercial or residential development/redevelopment project, please complete the following section:

1. Define the type of public benefit that can be expected. Please place a "1" next to the item you believe is the primary benefit, and a "2" next to the item you select as a secondary benefit:

1	Support Vitality of Industry	2	Incr. Women/Minority Businesses	Address Special Housing Needs
	Stablize Market Value		Encourage Entrep'ship	Retain Homeowners in the City
	Provide Self-Employment Opt's		Generate Private Investment	Maintain Housing Stock
	Create Local Business		Support Commercial Activity	Incr. Home Ownership Stock
	Retain Local Business		Heritage Preservation	Provide Affordable Housing

1. Before a development proposal may proceed, you must have control of the property. Please indicate the type of site control you have: Deeded Title   X   Purchase Agreement    Purchase Option    Existing Lease    Lease Agreement    Other    Comments:

3. a. Type of development: New Construction            Rehabilitation/Expansion   X

- b. Describe the current use of space (number of units, sq. ft., commercial, residential, etc.)

Currently used as a Floral shop

- c. List the proposed use of space (office, retail space, housing units, etc.)

Retail space for more grocery/frozen food items

- d. Will the proposal provide the leasing of space? yes    no   X   If yes, please provide:

Prospective tenants	Square Footage	Rent per Square Foot	Is Lease Signed?

4. Anticipated start date?                    Estimated completion date?

5. If this request is for a new business start-up, **please attach** your business plan.

6. Has a developer, architect, general contractor, and/or leasing and management firm been

selected?

Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, please identify:

7. Have detailed cost estimates been prepared? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, please attach.

**PLEASE NOTE:** Economic development activities may be subject to both the City's Living Wage and Business Subsidy requirements. For more information, please visit the city's website: <http://www.stpaul.gov/index.asp?NID=2659>.

*If you completed Section A, you are finished with Item VI. proceed to page 7, Item VI.*

**B. Public / Private Open-Space Improvement Projects:** STAR money has been used to finance important public and private open-space improvements in our community. These include playgrounds, streetscapes, or improvements to various public facilities. **If you are applying to fund a public or private open-space improvement project** please complete the following:

1. Define the type of public benefit that can be expected. Place a "1" next to the primary benefit, a "2" next to the secondary benefit and complete the tax base data (if applicable) in the following chart:

	Remove Blight/Pollution	Improve Health/Safety/Security	Increase/Maintain Tax Base
	Rehab. Vacant Structure	Public Improvements	< current tax production:
	Remove Vacant Structure	Goods & Services Availability	< est'd taxes as built:
	Heritage Preservation	Maintain Tax Base	< net tax change + or -:

2. Please describe your previous experience with public or private open-space improvement projects:

3. Describe the components included in your proposal, and approximate locations (i.e. streetlights, benches, boulevard trees, playground equipment, park improvements, etc.).

4. Explain how this project will be maintained over the life of the improvement:

<https://mail.google.com/mail/?ui=2&ik=398de3d085&view=att&th=12ee47405b2413e2&...> 3/23/2011

5. Anticipated start date? \_\_\_\_\_ Completion? \_\_\_\_\_

6. Please list the City department(s) and person(s) with whom you have discussed your proposal:

7. Do you have a construction cost estimate either from, or approved by, the City department and contact listed in #6 above? yes \_\_\_\_ (estimate attached) no \_\_\_\_

8. Have businesses and/or homeowners been approached regarding any required assessments to their property? yes \_\_\_\_ no \_\_\_\_ If yes, please indicate:

a. How many properties will be affected? residential \_\_\_\_\_ commercial \_\_\_\_\_

b. How many have agreed to pay assessments? residential \_\_\_\_\_ commercial \_\_\_\_\_

----- if you completed Section B, you are finished with Item VI. proceed to page 7, Item VI. -----

**C. Re-Lending / Re-Granting Program for Housing or Businesses: This needs to be completed if you are requesting funds to administer a re-lending / re-granting program:**

1. Define the type of public benefit that can be expected. Please place a "1" next to the item you believe is the primary benefit, and a "2" next to the item you select as a secondary benefit:

Support Vitality of Industry	Incr. Women/Minority Businesses	Address Special Housing Needs
Stablize Market Value	Encourage Entrep'ship	Retain Homeowners in the City
Provide Self-Employment Opt's	Generate Private Investment	Maintain Housing Stock
Create Local Business	Support Commercial Activity	Incr. Home Ownership Stock
Retain Local Business	Heritage Preservation	Provide Affordable Housing

2. Anticipated program start date? \_\_\_\_\_ Completion? \_\_\_\_\_

3. Please list the number of units (houses or businesses) to be assisted: \_\_\_\_\_

4. Briefly summarize how you will select program participants (i.e. income of recipients, requirements for match funds, cash vs. sweat equity.)

5. Describe you and/or your partner's experience and capacity for operating a loan or grant program:

6. How will this program differ from existing City housing or business programs?

7. Will this program coordinate with other City programs? Yes \_\_\_\_ No \_\_\_\_ If yes, please explain:

8. a. Are you planning to provide loans? Yes \_\_\_\_ No \_\_\_\_ grants? Yes \_\_\_\_ No \_\_\_\_ If yes, what type of terms or conditions will be required? (i.e. will there be a mortgage or lien on sub-grantees' property? Occupancy requirements? Will the loan come due if property is sold or rented?)

What kind of loan underwriting criteria do you envision? (i.e. collateral, debt-to-income ratio)



**VI. SOURCES AND USES:** Please attach an itemized budget or contractors' estimates where applicable. Itemize use of STAR funds, private match and non-matching funds for the entire project:

CATEGORY	STAR LOAN REQUEST	STAR GRANT REQUEST	MATCHING FUNDS	NON-MATCHING FUNDS*	TOTAL
Acquisition					
Rehabilitation:					
residential					
commercial	\$25,000	\$25,000	\$50,000		\$100,000
New Construction:					
residential					
commercial					
Public Improvements					
Private Open Space Improvements					
** Direct Project Costs					
<b>TOTALS:</b> <i>total(s) also appear on pages 1 and 8</i>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$50,000</b>		<b>\$100,000</b>

**Line Item Examples:**

Acquisition:	up to 20% of STAR funds may be used to purchase an existing building or property
Commercial/Housing Rehabilitation:	capital improvements to an existing building
New Construction:	new structure
Public Improvements:	streetscape, play equipment, park benches, permanent signs, exterior lighting etc. on public property
Private Open Space Improvements:	playground, community garden etc. on private property

\* **Please List** the additional funds being used on this project that do not qualify as matching contributions (i.e. city grants from CDBG, TIF, CIB or the HRA)

\*\*Direct Project Costs (Soft Costs) - Up to 20% of STAR funds may be used for soft costs (i.e. acquisition, architect, engineering, legal and loan fees, environmental testing, permits, licenses, etc.) Eligible soft costs do not include **general** administrative fees, marketing, or operating costs. **Please itemize and describe soft costs:**

**VII. SOURCE OF MATCHING FUNDS:** Matching funds must be *directly* related to the capital improvement proposal. Please refer to the Neighborhood STAR Guidelines ([www.stpaul.gov/star](http://www.stpaul.gov/star)) for eligible match criteria.

Please Identify Source & Type of Matching Funds	Amount	Date Available	Match Firm?
A. Estimated volunteer labor/sweat equity*:			
B. Estimated in-kind service*:			
1			
2			
3			
C. Estimate and name source of cash donations:			
1			
2			
D. Name and amount of anticipated foundation grants:			
1			
2			
3			
E. Amount of loan(s) and name of lender:			
1			
2			
F. Amount and source of private equity:			
1 Paul Vue	\$50,000		
2			
3			
G. Amount, source and type of other match:			
1			
2			
3			
<b>TOTAL VALUE OF MATCHING FUNDS**</b>	<b>\$ 50,000</b>		

\* Up to 30% of the total match may be indirect contributions including in-kind goods and services, sweat equity and/or volunteer labor. Sweat equity and volunteer labor is valued at \$15 per hour (*STAR Guidelines, page 7*)

\*\* Same total appears on pages 1 and 7

**VIII. APPLICANT INFORMATION.** This section provides the STAR Board, elected officials, and staff with basic information about your organization, and its abilities to carry out a STAR project.

1. Please describe your organization (i.e. its history, structure, business, membership, purpose etc.)

Golden Star Market has been in business for over eight years. Were located on the East Side of Saint Paul. Were a small family owned business that caters to the needs and wants of our diverse East Side community. Our items reflect the various cultures within the area and spans from numerous continents. Our purpose is to provide quality and affordability to our customers, but still be competitive with small retailers & large power houses like Cub Food and Rainbow. Many of our customers like our location since it is very convenient for them. In addition, many live close by so they don't have to drive to get some great items.

2. What is your status as a legal entity? (i.e. corporation, partnership, nonprofit, proprietor, etc.)

C-corporation

3. Who will be the designated project manager? Paul Vue

Describe her/his background, skills and experience in managing similar-type projects.

Paul Vue has been in the grocery business since 1999. Golden Star Market is his second grocery store. When Paul bought the building, there was NO grocery store. It was an old antique store that had seen its day. Paul saw the need for a small grocery and converted what used to be a garage to what it is today. He went through months of inspection and hearings and ensured that everything was built up to code.

4. Do you have an adopted\official conflict-of-interest policy? If so, please summarize or attach.

NO

5. If you have received City funds within the past five years, please identify below or attach a separate list:

year	program	amount	balance

### **Section B: Financial Information**

**ORGANIZATION MANAGEMENT** Proprietor, partners, officers, directors, governors and all holders of outstanding stock (100% of ownership must be shown.) Use a separate sheet if necessary.

name and title	complete address	% owned
Paul Vue , President	1261 Payne Ave Saint Paul, MN 55130	100

Do you have affiliate and/or subsidiary firms (20% or more ownership in other entities)? If so, please provide the last fiscal year end financial statements for the listed firms.

If your business is a franchise, include a copy of the franchise agreement and the franchiser's FTC

<https://mail.google.com/mail/?ui=2&ik=398de3d085&view=att&th=12ee47405b2413e2&...> 3/23/2011

disclosure statement.

**PLEASE PROVIDE THE FOLLOWING** (check if attached or "N/A" if not applicable):

  N/A   A current balance sheet and a current operating statement. (Last business quarter)

  N/A   Aging of accounts receivable/accounts payable as of the date of the current balance sheet.

  N/A   A year-ended balance sheet and profit and loss statement for the previous three years, with accountant's letter, notes and supporting schedules.

       Detailed cash flow projections for 12 months of operation or a projected annualized income statement with assumptions.

  N/A   A copy of existing or proposed purchase agreement or lease agreement. (Provide appraisal, if available.)

  N/A   If project involves construction, please include specifications and contractors' estimates.

  N/A   If project involves the purchase of fixed assets, please include purchase agreements or vendor quotes.

  N/A   If a corporation, please provide articles of incorporation and bylaws.

  N/A   If a partnership, please provide partnership agreement.

  N/A   If LLC, please provide articles of organization.

  N/A   Copies of last three years business tax returns.

  N/A   Current personal financial statements for partner, officer, owner, and each stockholder with 20% or

greater ownership.

N/A Resumes of principals and key management.

N/A If this project includes bank participation, please provide a bank commitment letter.

#### I. BANK REFERENCES

bank	account officer	phone
University National Bank		(651) 265-5600

#### I. TRADE REFERENCES

company	contact person	phone

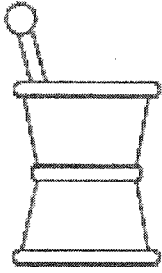
#### I. DEBT SCHEDULE

Please list all existing business debts. Date\*: \_

Creditor name	Original amount	Original date	Present balance	Interest rate	Maturity date	Monthly payment	Assets secured	Current or delinquent
M & T			227K	8%		\$2,436		current

Total present balance\* \$ \$ 227,000

Total monthly payment \$ \$ 2,436



# MOOB PHARMACY, Inc.

Khw Muag Tshuaj

1202 Payne Avenue, St. Paul, MN 55101

Phone: (651) 772-2626 Fax: (651) 771-0085

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March 23, 2011

To whom it may concerns:

I am writing to you in support of Mr. Paul Vue's application for a grant to expand the Golden Star Market. Golden Star Market has been in this neighborhood for more than 7 years and it is very important to residence of this neighborhood. Expanding will allow the store to provide the local residence with all their grocery needs under one roof and I whole heartedly supports Mr. Vue's endeavor. If you have any questions please feel free to give me a call.

Pao R. Kue

A handwritten signature in dark ink, appearing to be 'Pao R. Kue'.

Owner  
Moob Pharmacy

**Date: 3/23/11**

**623 Orange Ave  
St. Paul, MN. 55130**

**To Whom It May Concern:**

**I am writing this letter in support of Mr. Paul Vue and his desire to expand his grocery store. I find that his grocery store is located in a convenient area for my family and our neighborhood. He carries very diverse items on his shelf and does a great job at listening to what I want. However, he doesn't have all the items since his store is small. An expansion would be beneficial to our community since we can be able to obtain more goods at his location. I don't like the chaos that comes with going to Cub Food or Rainbow and truthfully they do not offer what I like. Small grocery stores are more personable and we take pride in having it as a neighborhood grocery store NOT a chain.**

**Sincerely,**

A handwritten signature in black ink, appearing to read 'Xa Yang', followed by a long horizontal line extending to the right.

**Xa Yang**



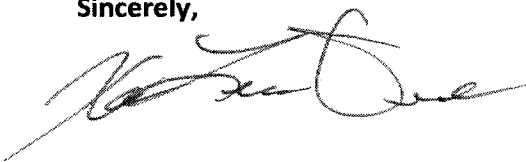
**Date: 3/23/11**

**612 Orange Ave  
St Paul, MN. 55130**

**To Whom It May Concern:**

**I am writing this letter in support of Mr. Paul Vue and his desire to expand his grocery store. I live close by and shop there regularly. I find that he has a lot of unique items that many other big chain retailer doesn't carry. I do not find everything at his store since it is not big enough. Expanding will assist so that more unique items can be bought and sold. It is also close to the house and my neighbors and I enjoy that we can go there because of its convenient location. I fully support the expansion for our community.**

**Sincerely,**

A handwritten signature in black ink, appearing to read 'Xa Lee Vue', with a stylized, flowing script.

**Xa Lee Vue**

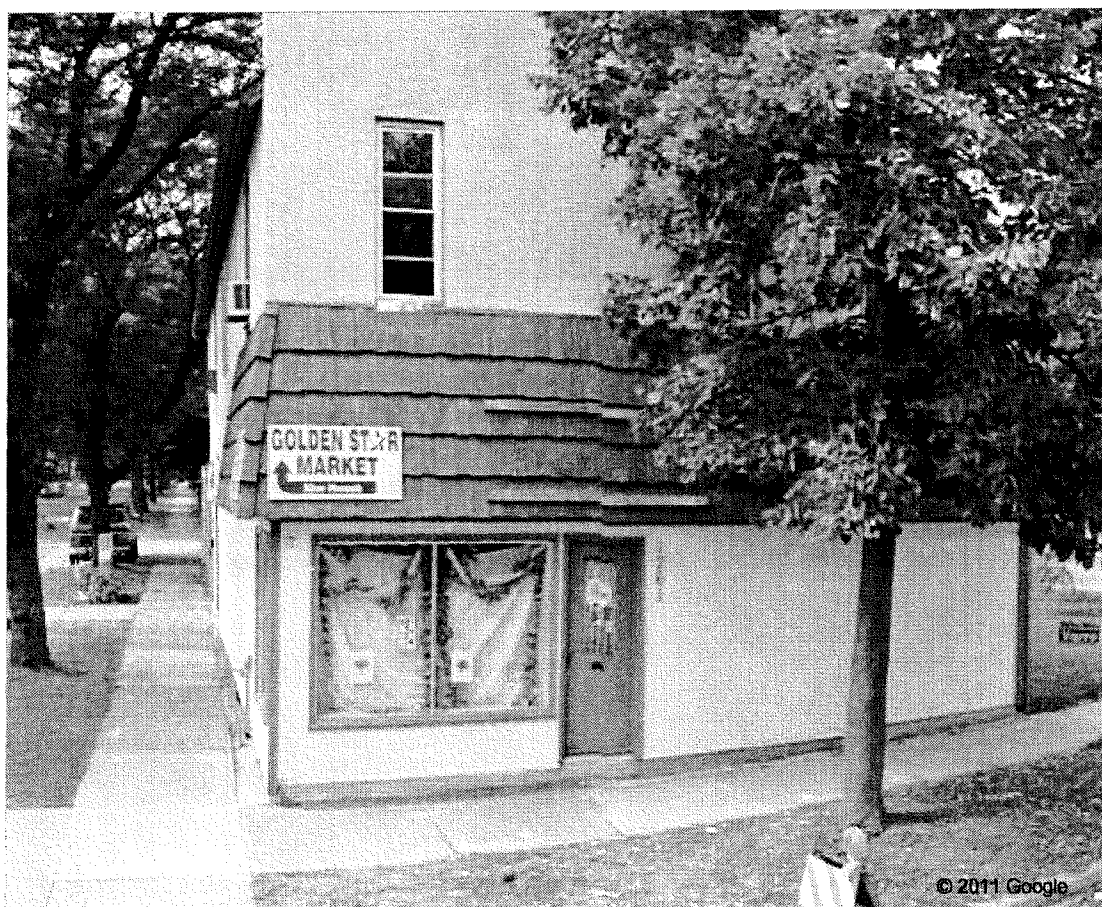
Google maps

Address **1261 Payne Ave**  
**St Paul, MN 55130**

East Side of Building



East Side of Building



Google maps

Address **514 Orange Avenue East**

Address is approximate

Southside of Building

Disregard the Approximate Address noted on top

Southside of Building

Disregard the Approximate Address noted on top



Google maps

Address **1261 Payne Ave**  
**St Paul, MN 55130**

Get Google Maps on your phone



Text the word "GMAPS" to 466453



# 2011 Neighborhood STAR Program Loan & Grant #11-115

## Section A: Proposal & Organization Information

Project Name: Face to Face Health and Counseling Ward 6 Planning District 5

Legal Entity Submitting Request: Face to Face Health and Counseling, Inc.

Please check organization type(s): Public ☐ For Profit ☐ Non-Profit ☒

Mailing Address: 1165 Arcade St. St. Paul MN 55037  
STREET CITY STATE ZIP

Contact Person For This Request: Lynda V. Bennett, Executive Director

Daytime Phone: ( 651 ) 772-5556 Fax #: ( 651 ) 772-5566 Federal Tax I.D. # 41-0986780

E-mail Address: bennettl@face2face.org

Proposal Location: 1165 Arcade St., St Paul, MN 55106

### STAR Funding Request:

Grant request \$ 17,000

Loan request \$                      proposed interest rate and term:                     

Total STAR Request: \$ 17,000 (total from page 7)

Total Match Leveraged: \$ 17,000 (total from pages 7 & 8)

The following compliance issues may apply to your proposal and can be reviewed on the City of Saint Paul's website: <http://www.stpaul.gov/index.asp?NID=2659>

- \* Vendor Outreach Program: Goals apply to *all* projects receiving city funding
- \* Federal Davis Bacon Requirements: Projects funded with \$2,000 or more of *federal* dollars
- \* Little Davis Bacon Requirements: Projects funded with \$10,000 or more of *city* dollars
- \* Two Bid Policy: Projects receiving \$20,000 or more of city funds
- \* Business Subsidy: May apply to recipients of grants of \$25,000 or more and loans of \$75,000 and over
- \* Affirmative Action: Entities receiving \$50,000 or more of city funds within a 12-month period
- \* Living Wage: Entities receiving \$100,000 or more of city funds
- \* Project Labor Agreement: Entities receiving \$250,000 or more of city funds
- \* Section 3: Economic opportunities to low income persons or business concerns residing close to the project's location
- \* Sustainability Initiative: A plan to make future development projects more environmentally and financially sustainable

We authorize Planning and Economic Development to order a consumer credit report and verify other credit information, including past and present mortgages and contract for deeds, as necessary to process our STAR application.

### Individual Completing the Application:

Lynda V. Bennett Executive Director 3/30/2011  
Name (please type) Title Date

Lynda V. Bennett  
Signature

### Chief Officer or President:

Lynda V. Bennett Executive Director 3/30/2011  
Name (please type) Title Date

Lynda V. Bennett  
Signature

## II. PROPOSAL INFORMATION:

1. Please provide a description of your project or program in the space provided:

Repair and repave the 2,320 square yard Clinic parking lot with a 2" overlay and appropriate slope to provide adequate drainage.

Remove and replace the loading dock and steps to the rear of the building.

2. Briefly describe, in quantifiable terms, the specific results of this proposal (*i.e.: 10 houses rehabbed in 2 years; 5 jobs created by business expansion; 15,000 sq. ft. Community Center addition.*)

- Increased safety for public clients, tenants and employees.
- Support to neighboring business through overflow parking and reducing parking congestion on residential streets.
- Maintain aesthetic quality of neighborhood through improvements clearly visible from the street.

3. Please explain the public benefit of your project:

Our clinic serves the public with needed medical and mental health care in addition to leasing space to a youth mentoring program and a charter high school for at risk youth. Many people use our parking lot on a daily basis. The parking lot has become uneven and could pose a risk for people walking safely, especially anyone with mobility issues. In the evenings and weekends, the American Legion uses our parking lot for overflow parking which reduces parking congestion on the surrounding residential streets.

The rear loading dock and steps to the building, which is constructed of concrete, is crumbling, making the stairs difficult to navigate and the handrail loose. Replacing this will increase safety of anyone entering or exiting from this entrance.

Keeping business properties in good repair is also good for the economic health of the neighborhood. Deteriorating properties detract from the appeal of the neighborhood and contribute to decline. Maintaining our business which serves poor and uninsured youth is an essential service to the community. The sources of our funding are increasingly scarce making providing these necessary services more challenging each year. Projects such as this divert the resources we have to continue providing high quality services to poor and vulnerable youth in our community.

**II. NEIGHBORHOOD PLANNING/COMMUNITY SUPPORT:** Community involvement is a critical part of the STAR program. In this section you are being asked to identify the participation of neighborhood and community groups in your proposal.

1. Will your project be coordinated or partnered with any other project, program? If yes, please describe:

No, this project will be coordinated and completed separate from any other project, solely by Face to Face Health and Counseling, Inc.

2. Is this proposal identified as part of an adopted city, neighborhood, or business plan? If yes, please describe: (Neighborhood plans can be found @ [www.stpaul.gov/index.aspx?NID=3446](http://www.stpaul.gov/index.aspx?NID=3446))

No

3. Is there neighborhood\community support for this proposal? YES   X   NO   . Please explain:

Strong neighborhood support is expressed through the attached letters, in particular the support from the American Legion Arcade-Phalen Post 577, our neighbor across the street. They utilize our parking lot on evenings and weekends as their parking area is insufficient for their events.

A local business, Alexander's Jewelry has also submitted a letter of support for this project.

**III. PUBLIC COST:** This section helps define the financial impact of your request on the general public. Please be as accurate as possible:

1. Will this project/program result in a change in the tax base? If yes, please complete the following:

      0       Current property taxes payable per year

      0       Estimated taxes after project is completed

      0       Net change in taxes per year

2. For proposals that remove property from the tax rolls, you'll need to calculate a Payment in Lieu of Taxes (PILOT) that will replace the lost property tax revenue. Suggested minimum is 25% of the total current taxes to assist with basic safety services to be paid for 20 years or the term of the agreement, whichever is longer. **The estimated PILOT is:**       NA      .

**IV. PROJECTED JOB CREATION / RETENTION**

[ x ] Job Impact    [ ] No Job Impact	Year 1	Year 2	Year 3	Year 4	Year 5
# of New Full-Time Permanent Jobs <i>CREATED</i> Each Year					
# Of Full-Time Permanent Jobs <i>RETAINED</i> Each Year					
#OF FULL-TIME PERMANENT JOBS <i>LOST</i> Each Year					
# of Construction/Temporary Jobs <i>CREATED</i> Each Year      2-3					
Average Wage for Full-Time Permanent Workers					

**B. Public / Private Open-Space Improvement Projects:** STAR money has been used to finance important public and private open-space improvements in our community. These include playgrounds, streetscapes, or improvements to various public facilities. **If you are applying to fund a public or private open-space improvement project** please complete the following:

1. Define the type of public benefit that can be expected. Place a "1" next to the primary benefit, a "2" next to the secondary benefit and complete the tax base data (*if applicable*) in the following chart:

<input checked="" type="checkbox"/>	Remove Blight/Pollution	<input checked="" type="checkbox"/>	Improve Health/Safety/Security		Increase/Maintain Tax Base
<input type="checkbox"/>	Rehab. Vacant Structure	<input type="checkbox"/>	Public Improvements		< current tax production:
<input type="checkbox"/>	Remove Vacant Structure	<input type="checkbox"/>	Goods & Services Availability		< est'd taxes as built:
<input type="checkbox"/>	Heritage Preservation	<input type="checkbox"/>	Maintain Tax Base		< net tax change + or -:

2. Please describe your previous experience with public or private open-space improvement projects:

Face to Face has made improvements and alterations to the adjoining alley along the west edge of the parking lot with previous STAR funds to reroute the alley and provide greater safety for program participants and clients. This was more than twelve years ago.

3. Describe the components included in your proposal, and approximate locations (i.e. streetlights, benches, boulevard trees, playground equipment, park improvements, etc.).

The parking lot to be resurfaced is on the northwest corner of the intersection of Arcade St and Geranium St. in the Payne-Phalen neighborhood on the east side of St. Paul

Rebuilding of rear entry stairs and loading dock at the rear of the Face to Face building at 1165 Arcade St.

4. Explain how this project will be maintained over the life of the improvement:

As the property owner, Face to Face provides ongoing maintenance for the building and grounds.

5. Anticipated start date? August, 2011 Completion? September, 2011

6. Please list the City department(s) and person(s) with whom you have discussed your proposal:

This proposal, since entirely on private property, has not been discussed with any City department or personnel.

7. Do you have a construction cost estimate either from, or approved by, the City department and contact listed in #6 above? YES \_\_\_ (estimate attached) NO X

NA

8. Have businesses and/or homeowners been approached regarding any required assessments to their property? YES \_\_\_ NO X. If yes, please indicate:

No assessments to neighboring properties would be affected by this proposal.

a. How many properties will be affected? residential \_\_\_\_\_ commercial \_\_\_\_\_

b. How many have agreed to pay assessments? residential \_\_\_\_\_ commercial \_\_\_\_\_



9. **Please attach program guidelines.**

**VI. SOURCES AND USES:** Please attach an itemized budget or contractors' estimates where applicable. Itemize use of STAR funds, private match and non-matching funds for the entire project:

CATEGORY	STAR LOAN REQUEST	STAR GRANT REQUEST	MATCHING FUNDS	NON-MATCHING FUNDS*	TOTAL
Acquisition					
Rehabilitation: residential					
commercial		(loading dock) \$ 5,000	\$ 5,000		\$10,000
New Construction: residential					
commercial					
Public Improvements					
Private Open Space Improvements		(parking lot) \$12,000	\$12,000		\$24,000
** Direct Project Costs					
<b>TOTALS:</b> <i>total(s) also appear on pages 1 and 8</i>		<b>\$17,000</b>	<b>\$17,000</b>		<b>\$34,000</b>

**Line Item Examples:**

Acquisition:	up to 20% of STAR funds may be used to purchase an existing building or property
Commercial/Housing Rehabilitation:	capital improvements to an existing building
New Construction:	new structure
Public Improvements:	streetscape, play equipment, park benches, permanent signs, exterior lighting etc. on public property
Private Open Space Improvements:	playground, community garden etc. on private property

\* **Please List** the additional funds being used on this project that do not qualify as matching contributions (i.e. city grants from CDBG, TIF, CIB or the HRA)

No additional non-matching public funds will be used on this project.

\*\*Direct Project Costs (Soft Costs) - Up to 20% of STAR funds may be used for soft costs (i.e. acquisition, architect, engineering, legal and loan fees, environmental testing, permits, licenses, etc.) Eligible soft costs do not include **general** administrative fees, marketing, or operating costs. **Please itemize and describe soft costs:**

Any permits or licensing fees required will be assumed by Face to Face Health and Counseling and not included in the grant request.

**VII. SOURCE OF MATCHING FUNDS:** Matching funds must be *directly* related to the capital improvement proposal. Please refer to the Neighborhood STAR Guidelines ([www.stpaul.gov/star](http://www.stpaul.gov/star)) for eligible match criteria.

Please Identify Source & Type of Matching Funds	Amount	Date Available	Match Firm?
A. Estimated volunteer labor/sweat equity*:			
B. Estimated in-kind service*:			
1			
2			
3			
C. Estimate and name source of cash donations:			
1			
2			
D. Name and amount of anticipated foundation grants:			
1			
2			
3			
E. Amount of loan(s) and name of lender:			
1 Western Bank	\$17,000	Immediately	Yes
2			
F. Amount and source of private equity:			
1			
2			
3			
G. Amount, source and type of other match:			
1			
2			
3			
<b>TOTAL VALUE OF MATCHING FUNDS**</b>	<b>\$ 17,000</b>	<b>Immediately</b>	<b>Yes</b>

\* Up to 30% of the total match may be indirect contributions including in-kind goods and services, sweat equity and/or volunteer labor. Sweat equity and volunteer labor is valued at \$15 per hour (*STAR Guidelines, page 7*)

\*\* Same total appears on pages 1 and 7

**VIII. APPLICANT INFORMATION.** This section provides the STAR Board, elected officials, and staff with basic information about your organization, and its abilities to carry out a STAR project.

1. Please describe your organization (i.e. its history, structure, business, membership, purpose etc.)

Face to Face began in 1972 as a volunteer-staffed, phone-in crisis counseling center for youth in trouble on St. Paul's East Side. Services have evolved and expanded in response to the needs of youth in the community. The agency now provides medical, mental health, and homeless youth services to over 3,300 youth and young adults ages 11 to 23 annually in the East Metro area. We focus our efforts to help youth who are low income and face multiple barriers to their healthy development. Programming addresses barriers such as poverty, lack of family support, truancy, homelessness, teen or unplanned pregnancy, lack of preventive care, HIV/STD infection, abuse, or sexual orientation and gender issues. The staff has grown to 60 employees and numerous volunteers (66 in last complete year). The agency mission statement reflects our goal of providing integrated services to promote the overall healthy development of youth.

The mission is: *Empowering youth to overcome barriers and strive toward healthy and self-sufficient lives.*

2. What is your status as a legal entity? (i.e. corporation, partnership, nonprofit, proprietor, etc.)

Face to Face Health and Counseling is a non-profit community clinic and youth serving agency.

3. Who will be the designated project manager? Willie Suttle, Facilities Manager  
Describe her/his background, skills and experience in managing similar-type projects.

Mr. Suttle has been the Facilities Manager at Face to Face for 12 years and has managed a number of building improvement and remodeling projects. These range from a new roof to reconfiguration of offices, as well as converting office spaces into medical exam rooms and overseeing repair of damage to building after a vehicle drove through the exterior wall. Prior to his employment at Face to Face, he was an independent business owner. He has a past work history in construction prior to owning a business.

4. Do you have an adopted/official conflict-of-interest policy? If so, please summarize or attach.

*From employee handbook: Conflict of Interest Policy*

"It is the responsibility of the employee to notify his/her supervisor and the Executive Director if a conflict of interest exists or one develops in the course of his/her employment here. A conflict of interest is defined as: A situation in which an employee of Face to Face uses information to which he/she is privy in his/her capacity as an employee of Face to Face for his/her or a relative's personal benefit. A conflict of interest example would be where an employee conducts an outside business which does business with Face to Face clients, medical or rehabilitation providers, or companies which do business with Face to Face."

5. If you have received City funds within the past five years, please identify below or attach a separate list:

YEAR	PROGRAM	AMOUNT	BALANCE
2011	Saint Paul Emergency Shelter Fund	\$5,000	\$5,000
2010	Saint Paul Emergency Shelter Fund	\$5,000	\$ 0
2009	Saint Paul Emergency Shelter Fund	\$5,000	\$ 0
2008	Saint Paul Emergency Shelter Fund	\$5,000	\$ 0
2007	Saint Paul Emergency Shelter Fund	\$8,000	\$ 0

## Section B: Financial Information

**ORGANIZATION MANAGEMENT** Proprietor, partners, officers, directors, governors and all holders of outstanding stock (100% of ownership must be shown.) Use a separate sheet if necessary.

NAME AND TITLE	COMPLETE ADDRESS	% OWNED
Lynda V. Bennett, Executive Director	Face to Face Health and Counseling 1165 Arcade St., St. Paul, MN 55106	0%
See attached Board of Directors list		0%

Do you have affiliate and/or subsidiary firms (20% or more ownership in other entities)? If so, please provide the last fiscal year end financial statements for the listed firms.

No

If your business is a franchise, include a copy of the franchise agreement and the franchiser's FTC disclosure statement.

No

**PLEASE PROVIDE THE FOLLOWING** (check if attached or "N/A" if not applicable):

- ☒ A current balance sheet and a current operating statement. (Last business quarter)
- ☒ Aging of accounts receivable/accounts payable as of the date of the current balance sheet.
- ☒ A year-ended balance sheet and profit and loss statement for the previous three years, with accountant's letter, notes and supporting schedules.
- ☒ Detailed cash flow projections for 12 months of operation or a projected annualized income statement with assumptions.
- ☐ NA A copy of existing or proposed purchase agreement or lease agreement. (Provide appraisal, if available.)
- ☒ If project involves construction, please include specifications and contractors' estimates.
- ☐ NA If project involves the purchase of fixed assets, please include purchase agreements or vendor quotes.
- ☐ NA If a corporation, please provide articles of incorporation and bylaws.
- ☐ NA If a partnership, please provide partnership agreement.
- ☐ NA If LLC, please provide articles of organization.
- ☐ NA Copies of last three years business tax returns.
- ☐ NA Current personal financial statements for partner, officer, owner, and each stockholder with 20% or greater ownership.
- ☒ Resumes of principals and key management.
- ☐ NA If this project includes bank participation, please provide a bank commitment letter.

**I. BANK REFERENCES**

BANK	ACCOUNT OFFICER	PHONE
Western Bank	Al Mueller	651 290-8156

**II. TRADE REFERENCES**

COMPANY	CONTACT PERSON	PHONE
Flannery Construction	Gerry Flannery	651 225-1105
Neighborhood Health Care Network	Walt Cooney	651 603-6080
(see attached credit letter)		

**III. DEBT SCHEDULE**

Please list all existing business debts. Date\*: 2/28/2011

Creditor name	Original amount	Original date	Present balance	Interest rate	Maturity date	Monthly payment	Assets secured	Current or delinquent
Western Bank	\$100,000	8/2007	\$ 73,609	7.95%	8/2012	\$1,215	Real Estate	Current
Western Bank	\$400,000	3/2000	\$226,534	7.75%	4/2013	\$3,765	Real Estate	Current
Western Bank – Line of Credit	\$250,000	4/2005	\$ 0	5.00%	4/2013	\$ 0	Line of Credit	N/A

Total present balance\* \$ 300,143

Total monthly payment \$ 4,980

\* Should be the same information provided on the current financial statement.

**IV. ACCOUNTANT**

Name Timothy Ritter WIPFLi CPAs and Consultants

Address 7601 France Avenue South, Suite 400, Minneapolis, MN 55434

Phone/e-mail 952 548-3400 tritter@wipfli.com

**V. LAWYER**

Name Brian Benkstein, Felhaber, Larson, Fenlon & Vogt

Address 220 S. 6<sup>th</sup> Street, Minneapolis, MN 55402-4504

Phone/e-mail 612 373-8538 bbenkstein@felhaber.com

## Lynda V. Bennett

67765 Old Ferry Drive  
Hinckley, MN 55037

Ph: 320 655-4431 Cell: 612 720-8784  
Email: [lvb.bennett@gmail.com](mailto:lvb.bennett@gmail.com)

### Qualification Profile

Twenty eight years of successful program management experience.  
Excellent communication and presentation skills.  
Proven history of developing high functioning teams.

### Employment History

2009 – Present **Executive Director** Face to Face Health and Counseling, Inc., St. Paul, MN  
2009 **Independent Contractor** Intercultural Development Inventory  
2005 – 2009 **Director, Foster Care** Wilder Foundation, St. Paul, MN  
1996 - 2005 **Program Director** Wilder Foundation St. Croix Girls Camp, Sandstone, MN  
1988 - 1996 **Director, Foster Care and Intensive Supervision** Wilder Foundation, St. Paul, MN  
1982 - 1988 **Assistant Director, Residential Treatment** Lutheran Social Services, Minneapolis, MN

### Education and Credentials

<b>Masters Degree in Social Work</b>	University of Minnesota
<b>Licensed Independent Social Worker</b>	Minnesota Board of Social Work
<b>Qualified Administrator</b>	Intercultural Development Inventory (IDI)
<b>B.S. Education and Psychology</b>	University of Wisconsin-Oshkosh

### Professional Accomplishments

Administered programs with annual budgets of 850 thousand to one million dollars.

Successful history of managing programs with diverse cultural and racial representation.

Managed a Residential Treatment program of 32 adolescent females. Developed programming, hired, supervised and trained counseling staff. Conducted marketing and public relations to develop referrals for service from county and tribal social service agencies.

Directed a therapeutic foster care program for up to 85 youth with significant emotional and behavioral problems. Managed all aspects of the program including financial, regulatory compliance, program development, staffing and training.

Managed a 50 bed residential correctional facility for adolescent females providing intensive wilderness, experiential programming. Developed a reputation with northern Minnesota tribal social services for effectively serving Native youth.

Served on the Board of Directors of an adolescent sexuality health clinic including a term as Board Chair.

Served on the Board of Directors of the Minnesota Council of Child Caring Agencies, a statewide association of providers focused on providing legislative and policy advocacy for quality services to troubled children and their families.

Founding member of Wilder Foundation's GLBT and Allies Employee Resource Group which worked to obtain equity in Human Resource policies including domestic partner health and leave benefits in 1991.

Qualified administrator of the Intercultural Development Inventory, an internationally valid assessment instrument of an individual, group or an organization's ability to adapt behavior and thinking across cultures.

Respected presenter and educator in multiple settings and a variety of audiences. Conducted numerous trainings on cultural competence, institutional racism, diversity awareness and appreciation, gender and LGBT issues.

Provided field instruction for undergraduate and graduate student interns in Social Work, Education and Corrections through the University of Minnesota, Winona and St. Cloud State Universities, Metro State University, Augsburg College, Bethel College and Northland College.

Taught a Master's Degree Field Seminar at the University of Minnesota, School of Social Work.

### **Continuing Education**

*Leadership and Empowerment*, Center for Nonprofit Management, University of St. Thomas

*Creating Sustainable Funding in Challenging Economic Times*, Terry Axelrod, Benevon

*A to Z Grant Writing*, Ed2Go

*Proactive Management, Getting Results through Others*, Wilder Foundation

*Project Management*, University of Minnesota, Continuing Education

*Facilitating Cultural Change, Train the Trainer*, One Ummah Consulting

*Cultural Diversity, Training the Trainer*, National Institute of Corrections

*Effective Educator Training*, Outfront, Minnesota

*Attitudes Toward Differences, Train the Trainer*, ProGroup

### **Related Experience**

**Board Member, Annex Teen Clinic**, Robbinsdale, MN 1988 – 1994

Served as Board Chair from January 1990 through December 1991

**MSW Field Instructor, University of Minnesota, Augsburg College, St Cloud State University** 1985 - 2010

**Board Member, Minnesota Council of Child Caring Agencies**, 2006-2010



## Board of Directors

Revised 3/3/11

### **Key Baker, Secretary**

Community Relations, Health East  
69 West Exchange St  
St. Paul, MN 55102  
(O) 651-232-3035  
(C) 651-249-7211  
(H) 651-635-9386  
[kbaker@healtheast.org](mailto:kbaker@healtheast.org)  
completes first term 9/2011

### **Tisha Bolger**

COO, Girl Scouts of Minnesota and  
Wisconsin River Valleys  
1434 Simpson St  
St. Paul, MN 55108  
(O) 763-971-4054  
(H) 651-645-3998  
[tbolger@girlscoutscv.org](mailto:tbolger@girlscoutscv.org)  
completes first term 5/2009

### **Zachary Crain**

Attorney, Moore, Costello & Hart  
1225 Stryker Ave  
St. Paul, MN 55118  
(O) 651-602-2677  
[zcrain@mchlaw.com](mailto:zcrain@mchlaw.com)  
completes first term 9/2009

### **Terri Dresen**

Marketing Manager, Allina Hospitals  
3339 Centerville Rd  
Vadnais Heights, MN 55127  
(H) 651-484-2391  
(C) 651-343-1689  
[Terri.Dresen@allina.com](mailto:Terri.Dresen@allina.com)  
completes first term 9/2011

### **Mary Gilbert Dougherty**

Consultant, SPPS  
4820 Pleasant Ave S  
Minneapolis, MN 55419  
(H) 612-823-7928  
(O/C) 612-751-7182  
[mdougherty3@comcast.net](mailto:mdougherty3@comcast.net)  
completes first term 9/2010

### **Sarah Erickson, Vice-President**

Associate General Counsel Ecolab  
370 Wabasha St N ECC 3  
St. Paul, MN 55102-1390  
(O) 651-293-2396  
(C) 612-801-6495  
[sarah.erickson@ecolab.com](mailto:sarah.erickson@ecolab.com)  
completes first term 9/2011

### **Keith Jackson, Treasurer**

Attorney, Delta Dental  
5808 Elliot Ave S  
Minneapolis, MN 55417  
(C) 612-910-0151  
(W) 651-994-5219  
[keithnjackson@msn.com](mailto:keithnjackson@msn.com)  
completes first term 9/2011

### **Julie Larson Wearn**

Executive Director, Roseville Visitors  
Association  
2075 Clear Ave  
St. Paul, MN 55119  
(C) 651-307-4726  
(O) 651-633-3002  
[jl Larson@visitroseville.com](mailto:jl Larson@visitroseville.com)  
completes first term 9/2011

### **Jeanne Markquart Hartfield**

Pastor, Incarnation Lutheran Church  
673 Wilder Street S  
St. Paul, MN 55116  
(O) 651-484-7213  
(C) 612-940-4581  
[jmhartfield@me.com](mailto:jmhartfield@me.com)  
completes first term 9/2011

### **Don Moschkau**

Corporate HR, Fairview  
410 Maple St  
St. Paul, MN 55106  
(O) 612-672-6991  
(C) 612-990-3044  
[Dmoschk1@fairview.org](mailto:Dmoschk1@fairview.org)  
completes first term 5/2009

### **Al Rausch**

CEO, American Financial Printing Inc.  
2486 Meehan Drive  
White Bear Lake, MN 55110  
(O) 612 617-3126  
(C) 612 805-5172  
[arrausch@comcast.net](mailto:arrausch@comcast.net)  
Completes first term 9/2014

### **Jen Schaefer**

Associate Actuary, Securian Financial  
Group  
3289 Costa Dr  
Vadnais Heights, MN 55127  
(H) 651-481-3223  
[jennifer.schaefer@securian.com](mailto:jennifer.schaefer@securian.com)  
Completes first term 9/2013

### **Cmdr. Rob Weier, President**

Commander, St. Paul Police  
Department  
367 Grove St  
St. Paul, MN 55101  
(O) 651-266-5930  
(C) 651-248-5080  
[Rob.Weier@ci.stpaul.mn.us](mailto:Rob.Weier@ci.stpaul.mn.us)  
completes first term 9/2008

### Face to Face Staff Info:

### **Lynda Bennett, Executive Director**

651-772-5556,  
[bennettl@face2face.org](mailto:bennettl@face2face.org)

### **Dana Hays, Development Director**

651-772-5563,  
[haysd@face2face.org](mailto:haysd@face2face.org)

### **Ann Bryan, Finance Manager**

651 772-5588  
[bryana@face2face.org](mailto:bryana@face2face.org)



# Proposal

Page No.

of

Pages

## R.C. CONSTRUCTION

CONCRETE AND MASONRY

General Contracting and Excavating Licensed and Bonded

559 BRUNSON — ST. PAUL, MN 55101

771-2386 Ray Caliguire

Cell 651-387-2916

PROPOSAL SUBMITTED TO (Willie) Face to Face	PHONE 651-772-5591	DATE 3-4-11
STREET 1165 Arcade St	JOB NAME Replace old concrete loading dock with	
CITY, STATE AND ZIP CODE St. Paul Mn 55106	JOB LOCATION new concrete patio area	
ARCHITECT	DATE OF PLANS	JOB PHONE

We hereby submit specifications and estimates for:

Support existing bridge walk area, then saw cut  
where walk meets dock area. Demo and haul away existing old concrete  
dock and steps. Aprx 23'x7'. Try to save and reinstall existing  
hand rail new step rail to be installed. Form up for concrete  
(<sup>8"</sup> wall) OR Install masonry block wall. Pour concrete deck 5" thick  
with #4 Rod with concrete steps every thing approx the  
same size as the old. When setting at 2' grade it will also be added  
into the existing bridge walk area. Reinstall old Handrail  
Spray with sealer. Bid to using existing footings \$8570<sup>00</sup>  
If new footings are needed add \$1800<sup>00</sup>  
If new hand rail is needed add (Aprx \$2800<sup>00</sup>)

**We Propose** hereby to furnish material and labor — complete in accordance with above specifications, for the sum of:

dollars (\$ \_\_\_\_\_).

Payment to be made as follows:

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workmen's Compensation Insurance.

Authorized  
Signature

*Ray Caliguire*

Note: This proposal may be withdrawn by us if not accepted within \_\_\_\_\_ days.

**Acceptance of Proposal** — The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Date of Acceptance:

13

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Scott Wohlwend, Inc.

7 Oakhill Court  
White Bear Lake, MN 55110

## Estimate

Date	Estimate #
2/24/2011	3346

Name / Address
Face to Face Willie Suttle 1165 Arcade St. St. Paul, MN 55106

			Project
Description	Qty	Cost	Total
Replace back loading dock. 1. Tear out and haul away existing loading dock. 2. Block wall to be 12", core filled at 32", bond beam top coarse. 3. Steel vertical rods at 32" . 4. Concrete slab to be 5" thick with steel reinforcing #4's, 30" each way. 5. Replace steps to code. 6. Price does not include hand rail. 7. Payment upon completion of said work. 8. Changes subject to additional cost.		8,300.00	8,300.00
OPTIONAL 1. Patch and overlay surface and steps.		2,500.00	2,500.00
		<b>Total</b>	<b>\$10,800.00</b>

Customer Signature \_\_\_\_\_



# FLANNERY CONSTRUCTION

1375 St. Anthony Avenue  
St. Paul, MN 55104

Phone: (651) 225-1105  
Fax: (651) 225-1100

To: Willie Suttle  
From: Gerry Flannery  
Re: Parking Lot  
Date: Jan. 25, 2011

Work Item :

Overlay existing lot	
Patch / level / prep for 2" overlay	
Mill to a 2" inch depth	
Place 2" wear course	
Restripe per the existing layout	
<b>Total cost</b>	<b>\$ 21,000.00</b>

Add alternate: overlay basketball court	\$ 1,650.00
---	-------------

Note: This is a petroleum based product, so the material costs could fluctuate  
if we go out more than 90 to 120 days

Allied Blacktop Company  
10503 - 89th Avenue North  
Maple Grove, MN 55369  
[www.alliedblacktopmn.com](http://www.alliedblacktopmn.com)

Phone: 763.425.0575  
Fax: 763.424.6791  
Cellular: 612.834.0237

## Paving Proposal (Overlay)

Face to Face  
1165 Arcade Street  
St. Paul, MN 55106  
Attn: Willie Suttle

Phone: 651.772.5591    Cell: 651.387.2916    Fax: 651.772.5566    Date: February 24, 2011  
Project: Same as above

**Specifications:**            Square Yards: 2,320

Patch and level existing asphalt mat prior to overlay. Approximately 10 tons.

Mill as necessary to provide proper tie in. Approximately 500 lineal feet.

Clean asphalt. Apply CSSIH tack material at .05 gallons per s.y.

Pave a 2" after compaction MNDOT spec wear course mat. Roll same.

**Other Details:** Parking lot has some minor drainage issues. A 1.5% pitch may not be possible throughout parking lot. Lot was covered with snow when assessed in February, parking lot should be assessed in the spring prior to any construction.

**Note:** No guarantee on 100% water flow unless 1.5% (minimum) pitch can be established and maintained. If pitch is determined to be an issue, elevations to be shot prior to paving to best determine water flow. This contractor to call for locations prior to construction. This contractor waives responsibility for repair or replacement of unmarked utilities including sprinkler heads and lines. This contractor offers a one year guarantee on workmanship and materials. This does not include "frost cracks", "working cracks", tire marks, other impressions left in fresh mix. Owner will be notified typically one week prior to construction. This contractor to work with owner to determine schedule that will be least disruptive.

We propose to furnish material and labor, complete in accordance with the above specifications, for the sum of:

**Twenty-Three Thousand Two Hundred and Fifty Dollars            (\$23,250.00)**

Payment terms are net 30 days. Note: This proposal may be withdrawn if not accepted within 15 days. All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Allied Blacktop Company to carry proper insurance including Workers Compensation.

Authorized Signature: \_\_\_\_\_

Brent E. Capistrant

**Acceptance of Proposal:** The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Date of Acceptance: \_\_\_\_\_ Signature: \_\_\_\_\_

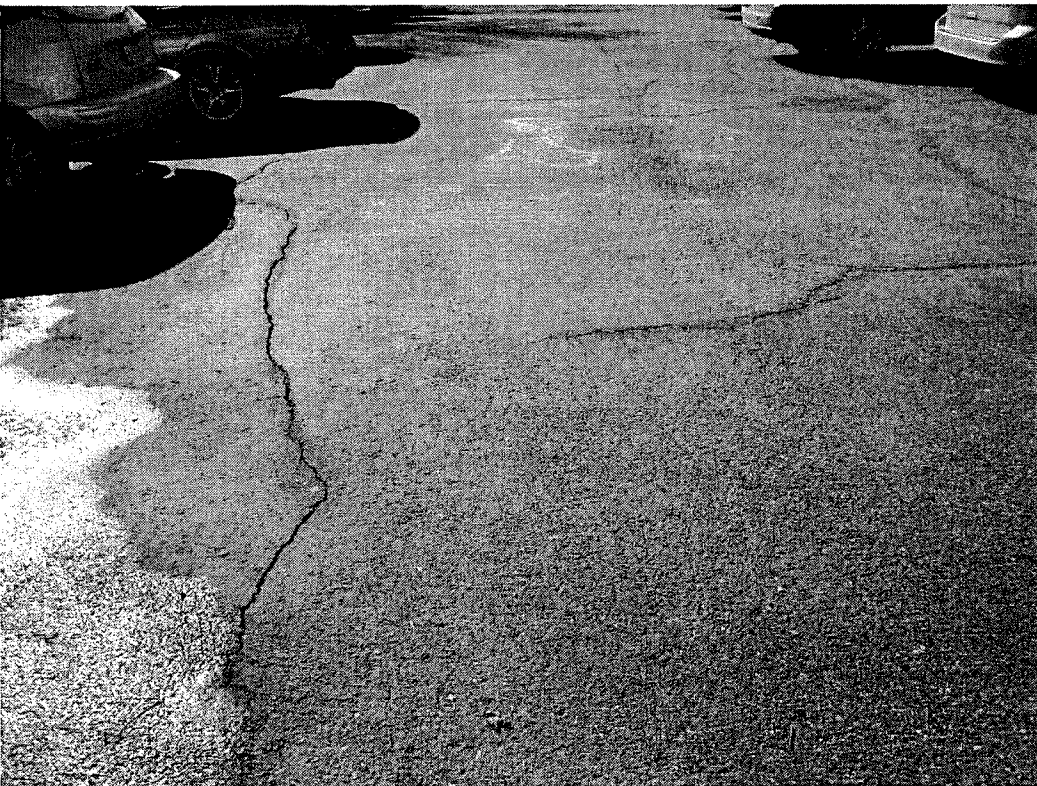
**"(a) ANY PERSON OR COMPANY SUPPLYING LABOR OR MATERIALS FOR THIS IMPROVEMENT TO YOUR PROPERTY MAY FILE A LIEN AGAINST YOUR PROPERTY IF THAT PERSON OR COMPANY IS NOT PAID FOR THE CONTRIBUTIONS.**

**(b) UNDER MINNESOTA LAW, YOU HAVE THE RIGHT TO PAY PERSONS WHO SUPPLIED LABOR OR MATERIALS FOR THIS IMPROVEMENT DIRECTLY AND DEDUCT THIS AMOUNT FROM OUR CONTRACT PRICE, OR WITHHOLD THE AMOUNTS DUE THEM FROM US UNTIL 120 DAYS AFTER COMPLETION OF THE IMPROVEMENT UNLESS WE GIVE YOU A LIEN WAIVER SIGNED BY PERSONS WHO SUPPLIED ANY LABOR OR MATERIAL FOR THE IMPROVEMENT AND WHO GAVE YOU TIMELY NOTICE."**

Face to Face Loading Dock &  
Rear entry



# Face to Face Parking Lot



8470 Ideal Avenue South  
Cottage Grove, MN 55016  
March 30, 2011

To Whom It May Concern:

For thirty five years I have owned the property adjacent to the building that now houses Face To Face on Arcade Street in St. Paul. In the seventies and eighties the building was occupied by Country Club Market. The stairs at the alley of the building haven't changed in all those years! So, when I was asked to provide a recommendation for a new back entrance and parking lot, of course I said yes. What facilities were appropriate for a grocery store cannot be expected to be appropriate for any other occupant. Face To Face has proven to be an asset to the Arcade neighborhood by serving children and youth. By generous actions like snow blowing the sidewalk on the south side of the entire block, they have made their presence known and appreciated by their neighbors. I wish them continued success!

Helen Stoltenburg

THE AMERICAN LEGION



Arcade - Phalen Post No. 577

1129 ARCADE STREET - ST. PAUL, MINN. 55106

March 15, 2011

To Whom It May Concern:

The American Legion Post 577 recommends that any available funding be granted to Face to Face for the repair of their parking lot and the back step area. We feel that the Face to Face organization is an important and valuable part of the community.

The American Legion located at 1129 Arcade Street in St. Paul, is a non-profit organization with limited funds. We have been fortunate to have relied on Face to Face for several events over the years. On many occasions our parking facilities are not sufficient for our events. Face to Face has always allowed us to park at their facility, no questions asked. In addition, they have allowed us to hold meetings in their facility when our space wasn't sufficient. This has been greatly appreciated.

Recently Face to Face also participated in our National Night Out Event. We look forward to working with them in the future for the good of the community.

Sincerely,

Michael R. Manske

Commander

Arcade Phalen Post 577



## Alexander's Jewelry



1150 Arcade Street ♦ Saint Paul, MN 55106 ♦ USA  
Phone 651-776-1889

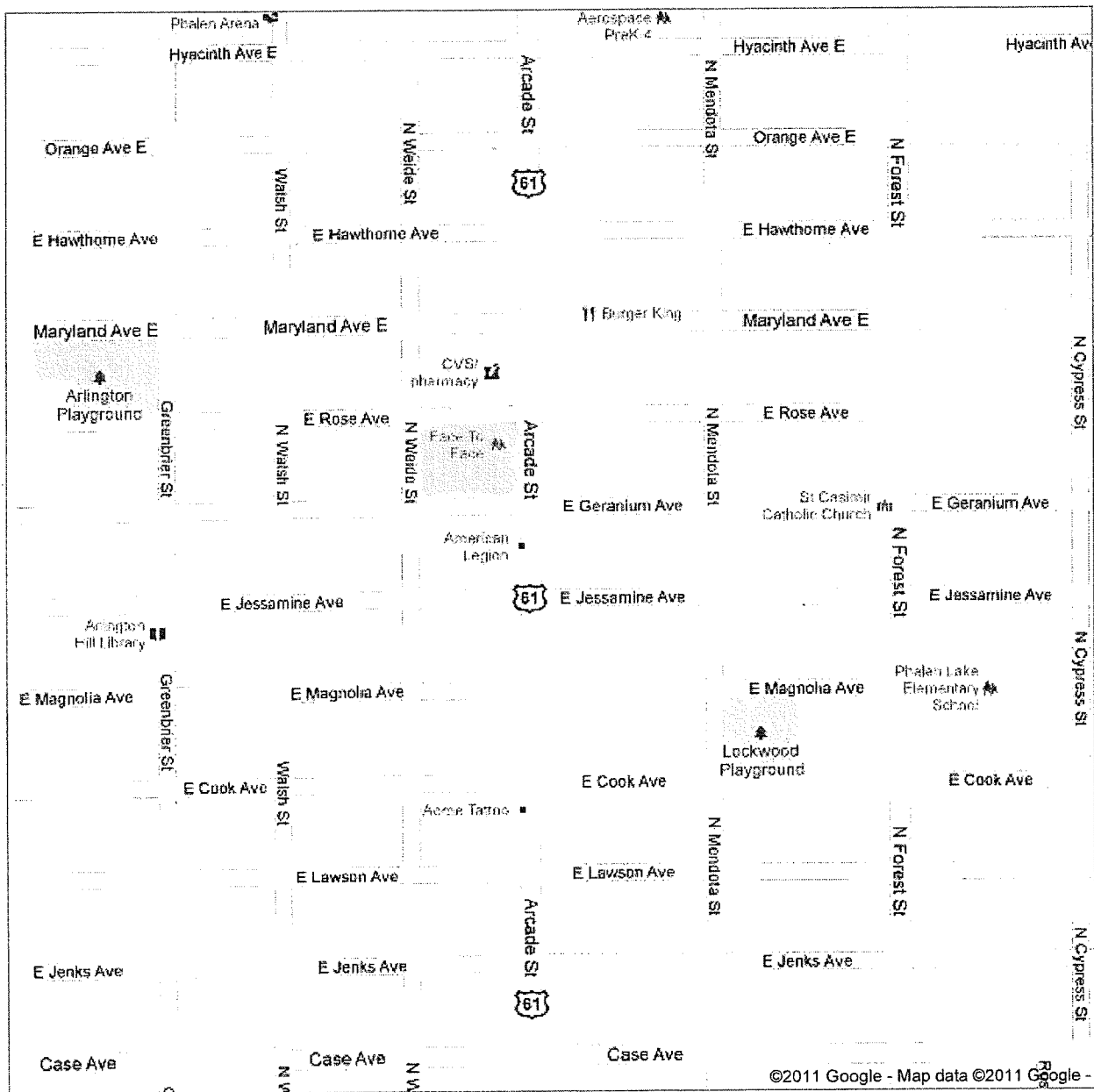
March 15, 2011

To whom it may concern,

I am writing on behalf of Face to Face in support of the parking lot repair project that they would like to pursue.  
This would be a very nice improvement for the neighborhood.

Sincerely,

A handwritten signature in cursive script, appearing to read "Mark Kubel".

Google maps  
UKAddress St Paul, MN  
USA

# 2011 Neighborhood STAR Program Loan & Grant #11-116

## Section A: Proposal & Organization Information

Project Name: West Side Building Incentive Program Ward 3 Planning District Central

Legal Entity Submitting Request: Riverview Economic Development Association

Please check organization type(s): Public ☐ For Profit ☐ Non-Profit ☒

Mailing Address: 176 Cesar Chavez Saint Paul MN 55107  
STREET CITY STATE ZIP

Contact Person For This Request: Jenny Ticcioni

Daytime Phone: (651) 222-6347 Fax #: (651) 222-8398 Federal Tax I.D. # 41-1684850

E-mail Address: jt@districtdelsol.com

Proposal Location: West Side of Saint Paul, focus on Smith Avenue and District del Sol

### STAR Funding Request:

Grant request \$ 100,000

Loan request \$                      proposed interest rate and term:                     

Total STAR Request: \$ 100,000 (total from page 7)

Total Match Leveraged: \$ 100,000 (total from pages 7 & 8)

The following compliance issues may apply to your proposal and can be reviewed on the City of Saint Paul's website: <http://www.stpaul.gov/index.asp?NID=2659>

- \* Vendor Outreach Program: Goals apply to *all projects* receiving city funding
- \* Federal Davis Bacon Requirements: Projects funded with \$2,000 or more of *federal* dollars
- \* Little Davis Bacon Requirements: Projects funded with \$10,000 or more of *city* dollars
- \* Two Bid Policy: Projects receiving \$20,000 or more of city funds
- \* Business Subsidy: May apply to recipients of grants of \$25,000 or more and loans of \$75,000 and over
- \* Affirmative Action: Entities receiving \$50,000 or more of city funds within a 12-month period
- \* Living Wage: Entities receiving \$100,000 or more of city funds
- \* Project Labor Agreement: Entities receiving \$250,000 or more of city funds
- \* Section 3: Economic opportunities to low income persons or business concerns residing close to the project's location
- \* Sustainability Initiative: A plan to make future development projects more environmentally and financially sustainable

We authorize Planning and Economic Development to order a consumer credit report and verify other credit information, including past and present mortgages and contract for deeds, as necessary to process our STAR application.

### Individual Completing the Application:

Jenny Ticcioni Business Consulting Manager & Membership Director 3/31/11  
Name (please type) Title Date

Signature 

### Chief Officer or President:

Jim Gilbert Board President 3/31/11  
Name (please type) Title Date

Signature 

## II. PROPOSAL INFORMATION:

1. Please provide a description of your project or program in the space provided:

Star funds will be used to continue the implementation of the West Side Building Incentive Program in the District del Sol and Smith Avenue commercial corridors on St. Paul's West Side. The purpose is to encourage capital improvements that provide a high positive impact including; business expansions, storefront designs and new construction. As part of two concentrated commercial corridor revitalization strategies, REDA is seeking funds to target 3 specific projects in District del Sol (Robert and Cesar Chavez) where investment will dramatically alter the area around the businesses by providing increased building density, and reduce crime. Business and property owners will assist at a minimum of a 1:1 ratio of private to public investment. Design assistance will be provided through program grants and assistance with construction will be done with grants funded by this program and a number of other partnerships through the City, local banks and REDA's micro loan program funded by the State of MN.

REDA has a track record in assisting property owners with commercial redevelopment involving façade enhancements, design, and physical expansions. In its existence, REDA's various Building Improvement Programs have generated over \$5 million of private investment in exterior improvements.

REDA recently finished an almost two year planning process on Smith Avenue to complete a small area plan with the City of Saint Paul, West Saint Paul, NeDA, and WSCO in order to guide development along the Avenue for years to come. This funding is an essential piece in the growth opportunity along the Avenue and would be an asset to the existing engaged business base along the Avenue that are in needs of improvements to their businesses. There is also approximately 11 vacancies along Smith Avenue that these fund will incent to fill with new, thriving businesses.

2. Briefly describe, in quantifiable terms, the specific results of this proposal (*i.e.: 10 houses rehabbed in 2 years; 5 jobs created by business expansion; 15,000 sq. ft. Community Center addition.*)

20 storefront improvements or 4 business expansions, or a combination of both.  
4 business expansions would create 10-20 new jobs.

3. Please explain the public benefit of your project:

This project will benefit the public through new signage, lighting, and unique design features to preserve the historical, small town feel of Smith Avenue and vibrant, colorful character of District del Sol. In addition, business prospects will be provided with an incentive to fill vacancies or redevelop commercial spaces, especially at the Robert and Cesar Chavez intersection. This project also enhances livability by directly increasing property values and improving quality of life by making Smith Avenue and District del Sol more walk-able for visitors and neighbors alike. The greater West Side neighborhood will benefit from the improvement of their local commercial corridors as well. A major obstacle to filling vacant commercial spaces or recruiting tenants to new construction commercial development has been the high cost of renovating deteriorated existing space or moving into a new construction development. Utilizing no interest financing as an incentive for these projects can promote investment in critical redevelopment projects that have otherwise stagnated.

**II. NEIGHBORHOOD PLANNING/COMMUNITY SUPPORT:** Community involvement is a critical part of the STAR program. In this section you are being asked to identify the participation of neighborhood and community groups in your proposal.

1. Will your project be coordinated or partnered with any other project, program? If yes, please describe:

REDA has managed an existing, successful Building and Storefront Improvement/Incentive Programs over the past 10 years. These existing program guidelines will be utilized for the Building Incentive Program that we are applying for.

2. Is this proposal identified as part of an adopted city, neighborhood, or business plan? If yes, please describe: (Neighborhood plans can be found @ [www.stpaul.gov/index.aspx?NID=3446](http://www.stpaul.gov/index.aspx?NID=3446))

**Riverview Commercial Corridor Revitalization Program (2001)**

-Section 6.2 references small business assistance as well as financial and development planning for identified opportunities for development.

-Section 4.2 references design guidelines and recommendations for traditional storefronts which have been implemented since inception.

**Smart Growth Twin Cities: Harriet Island/District del Sol Opportunity Site (2002)**

-References mixed-use infill development along Cesar Chavez Street including rehab where appropriate.

**(2007) Saint Paul on the Mississippi Development Framework**—Goal 1 Obj2: emerging villages of Concord-Robert Street should be enhanced.

**(2010) Saint Paul Comprehensive Plan**

—Section 1.1 District del Sol referenced as existing Neighborhood Center, Section.1.14 Plan growth in existing neighborhood centers.

**Smith Avenue Small Area Plan (Draft 2011)**

CV4.2 Connect business owners with existing programs and partners that offer building and storefront improvements, loan programs, and technical financial assistance.

3. Is there neighborhood\community support for this proposal? YES   x   NO   . Please explain:

We have included letters of support from the West Side Citizens Organization (WSCO) and the Neighborhood Development Alliance (NeDA). Both organizations hold a strong community constituency and are both strong partners in REDA's work.

We are working together with NeDA and WSCO on redeveloping the Robert/Cesar Chavez intersection and finalizing a small area plan. Many of the commercial improvements proposed will happen in conjunction with this plan and will allow for integration of the commercial and residential components as well as improve the appearance and safety of the commercial area.

We also partnered with NeDA and WSCO to complete the final draft of the Smith Avenue Small Area Plan this year. Input was given for this plan by business owners, residents, renters and property owners along Smith Avenue. They are eager to locate new funding opportunities for building improvements in order to help revitalize the marginalized Avenue.

**III. PUBLIC COST:** This section helps define the financial impact of your request on the general public. Please be as accurate as possible:

- Will this project/program result in a change in the tax base? If yes, please complete the following:  
**We are unsure of the tax impact at this time.**

\_\_\_\_\_ Current property taxes payable per year  
 \_\_\_\_\_ Estimated taxes after project is completed  
 \_\_\_\_\_ Net change in taxes per year

- For proposals that remove property from the tax rolls, you'll need to calculate a Payment in Lieu of Taxes (PILOT) that will replace the lost property tax revenue. Suggested minimum is 25% of the total current taxes to assist with basic safety services to be paid for 20 years or the term of the agreement, whichever is longer. **The estimated PILOT is:** n/a

#### IV. PROJECTED JOB CREATION / RETENTION

<input type="checkbox"/> Job Impact <input type="checkbox"/> No Job Impact	Year 1	Year 2	Year 3	Year 4	Year 5
# of New Full-Time Permanent Jobs <b>CREATED</b> Each Year		3	5	5	3
# Of Full-Time Permanent Jobs <b>RETAINED</b> Each Year    15					
#OF FULL-TIME PERMANENT JOBS <b>LOST</b> Each Year					
# of Construction/Temporary Jobs <b>CREATED</b> Each Year		3	3	3	
Average Wage for Full-Time Permanent Workers    \$8-15					

**V. STAR PROJECT / PROGRAM ACTIVITIES:** The Neighborhood STAR Program provides funding for a variety of activities. **Please complete the one section only that best describes your proposal:**

**A. Development/Redevelopment; B. Open Space Improvement; or C. Re-lending/re-granting Program:**

**A. Commercial or Residential Development/Redevelopment Project:** If you are requesting funds for a commercial or residential development/redevelopment project, please complete the following section:

- Define the type of public benefit that can be expected. Please place a "1" next to the item you believe is the primary benefit, and a "2" next to the item you select as a secondary benefit:

	Support Vitality of Industry		Incr. Women/Minority Businesses		Address Special Housing Needs
	Stablize Market Value		Encourage Entrep'ship		Retain Homeowners in the City
	Provide Self-Employment Opt's		Generate Private Investment		Maintain Housing Stock
1	Create Local Business		Support Commercial Activity		Incr. Home Ownership Stock
2	Retain Local Business		Heritage Preservation		Provide Affordable Housing

- Before a development proposal may proceed, you must have control of the property. Please indicate the type of site control you have: Deeded Title \_\_\_ Purchase Agreement\_\_\_ Purchase Option\_\_\_ Existing Lease \_\_\_ Lease Agreement \_\_\_ Other x\_\_\_ Comments: **REDA owns 80 Cesar Chavez and 430 South Robert Street, both are parcels of land ready for new development (Robert and Cesar Chavez intersection). Other potential projects are owned by local property and business owners.**

3. a. Type of development: New Construction ☒ Rehabilitation/Expansion ☒

b. Describe the current use of space (number of units, sq. ft., commercial, residential, etc.)

Approximately 11,000 sq. ft. commercial shell of new construction at 80 Cesar Chavez and another 4,000 sq. ft. commercial shell of new construction at 430 S. Robert St are proposed, in addition to various existing business locations located in District del Sol and Smith Avenue ready for rehabs or expansions.

c. List the proposed use of space (office, retail space, housing units, etc.)

All of the spaces renovated will be 1<sup>st</sup> floor retail/restaurant space or other business expansions.

d. Will the proposal provide the leasing of space? YES ☒ NO ☐ If yes, please provide:

*The potential tenant list for REDA's sites has not yet been determined.*

PROSPECTIVE TENANTS	SQUARE FOOTAGE	RENT PER SQUARE FOOT	IS LEASE SIGNED?

4. Anticipated start date? Fall 2011 Estimated completion date? 2013

*Project start dates will vary.*

5. If this request is for a new business start-up, **please attach** your business plan.

6. Has a developer, architect, general contractor, and/or leasing and management firm been selected?

Yes ☒ No ☐ If yes, please identify:

Unning Wende has been working on the Robert and Cesar Chavez small area plan, and Hay Dobbs has been working with branding and corridor identity along Smith Avenue. We are open to work with more architecture firms and partners on other projects on the West Side. We have an existing partnership with Wellington Management for the 80 Cesar Chavez site.

7. Have detailed cost estimates been prepared? Yes ☐ No ☒ If yes, **please attach**.

**PLEASE NOTE:** Economic development activities may be subject to both the City's Living Wage and Business Subsidy requirements. For more information, please visit the city's website: <http://www.stpaul.gov/index.asp?NID=2659>.

----- **If you completed Section A, you are finished with Item VI. proceed to page 7, Item VI.** -----

**B. Public / Private Open-Space Improvement Projects:** STAR money has been used to finance important public and private open-space improvements in our community. These include playgrounds, streetscapes, or improvements to various public facilities. **If you are applying to fund a public or private open-space improvement project** please complete the following:

1. Define the type of public benefit that can be expected. Place a "1" next to the primary benefit, a "2" next to the secondary benefit and complete the tax base data (*if applicable*) in the following chart:

<input type="checkbox"/>	Remove Blight/Pollution	<input type="checkbox"/>	Improve Health/Safety/Security	<input type="checkbox"/>	<u>Increase/Maintain Tax Base</u>
<input type="checkbox"/>	Rehab. Vacant Structure	<input type="checkbox"/>	Public Improvements	<input type="checkbox"/>	< current tax production:
<input type="checkbox"/>	Remove Vacant Structure	<input type="checkbox"/>	Goods & Services Availability	<input type="checkbox"/>	< est'd taxes as built:
<input type="checkbox"/>	Heritage Preservation	<input type="checkbox"/>	Maintain Tax Base	<input type="checkbox"/>	< net tax change + or -:

2. Please describe your previous experience with public or private open-space improvement projects:
3. Describe the components included in your proposal, and approximate locations (i.e. streetlights, benches, boulevard trees, playground equipment, park improvements, etc.).
4. Explain how this project will be maintained over the life of the improvement:
5. Anticipated start date? \_\_\_\_\_ Completion? \_\_\_\_\_
6. Please list the City department(s) and person(s) with whom you have discussed your proposal:
7. Do you have a construction cost estimate either from, or approved by, the City department and contact listed in #6 above? YES \_\_\_\_ (estimate attached) NO \_\_\_\_.
8. Have businesses and/or homeowners been approached regarding any required assessments to their property? YES \_\_\_\_ NO \_\_\_\_ If yes, please indicate:
  - a. How many properties will be affected? residential \_\_\_\_\_ commercial \_\_\_\_\_.
  - b. How many have agreed to pay assessments? residential \_\_\_\_\_ commercial \_\_\_\_\_.



3. Please list the number of units (houses or businesses) to be assisted: 4-20.

4. Briefly summarize how you will select program participants (i.e. income of recipients, requirements for match funds, cash vs. sweat equity.)

Participants will be selected based on design, intended commercial use, and ability to match public contribution.

5. Describe you and/or your partner's experience and capacity for operating a loan or grant program:

REDA currently operates a loan and grant program using STAR funds. REDA personnel have worked extensively with the city staff on administering these types of funds.

6. How will this program differ from existing City housing or business programs?

It will be targeted specifically at key properties in District del Sol and along Smith Avenue, both located on St. Paul's West Side.

7. Will this program coordinate with other City programs? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, please explain:

We intend to continue working with PED on loan packaging for projects that will consist of a combination of bank, City and other sources to finance individual projects. REDA continues to coordinate its efforts with the PED and other offices within the City of St. Paul. REDA staff will help to promote the 2% loan program that the City offers in order to complement our financing options for large West Side projects.

8. a. Are you planning to provide loans? Yes \_\_\_\_\_ No x (not with new funds) grants? Yes x No \_\_\_\_\_. If yes, what type of terms or conditions will be required? (i.e. will there be a mortgage or lien on sub-grantees' property? Occupancy requirements? Will the loan come due if property is sold or rented?)

Requirements will include: Approval of use and owners must agree not to sell the property for a minimum of 7 years or they must repay grant funds at a pro-rated basis.

b. What kind of loan underwriting criteria do you envision? (i.e. collateral, debt-to-income ratio)  
We are not requesting loan funds this round, but in our existing program; collateral is normally the building and/or equipment (a UCC is filed to secure assets), as well as personal guarantee.

9. Please attach program guidelines.

**VI. SOURCES AND USES:** Please attach an itemized budget or contractors' estimates where applicable. Itemize use of STAR funds, private match and non-matching funds for the entire project:

CATEGORY	STAR LOAN REQUEST	STAR GRANT REQUEST	MATCHING FUNDS	NON-MATCHING FUNDS*	TOTAL
Acquisition					
Rehabilitation:					
residential					
commercial		45,000	45,000		90,000
New Construction:					
residential					
commercial		45,000	45,000		90,000
Public Improvements					
Private Open Space Improvements					
** Direct Project Costs		10,000	10,000		20,000
<b>TOTALS:</b> <i>total(s) also appear on pages 1 and 8</i>		<b>100,000</b>	<b>100,000</b>		<b>200,000</b>

**Line Item Examples:**

Acquisition:	up to 20% of STAR funds may be used to purchase an existing building or property
Commercial/Housing Rehabilitation:	capital improvements to an existing building
New Construction:	new structure
Public Improvements:	streetscape, play equipment, park benches, permanent signs, exterior lighting etc. on public property
Private Open Space Improvements:	playground, community garden etc. on private property

\* **Please List** the additional funds being used on this project that do not qualify as matching contributions (i.e. city grants from CDBG, TIF, CIB or the HRA)

1.3 million of CDBG, Met Council, and TBRA funds have been committed or utilized for acquisition, environmental remediation, and demolition for 3 phases of development and Robert and Cesar Chavez.

\*\*Direct Project Costs (Soft Costs) - Up to 20% of STAR funds may be used for soft costs (i.e. acquisition, architect, engineering, legal and loan fees, environmental testing, permits, licenses, etc.) Eligible soft costs do not include **general** administrative fees, marketing, or operating costs. **Please itemize and describe soft costs:**

\$10,000 of the proposal is to be used for project management, architecture and design assistance.

**VII. SOURCE OF MATCHING FUNDS:** Matching funds must be *directly* related to the capital improvement proposal. Please refer to the Neighborhood STAR Guidelines ([www.stpaul.gov/star](http://www.stpaul.gov/star)) for eligible match criteria.

Please Identify Source & Type of Matching Funds	Amount	Date Available	Match Firm?
A. Estimated volunteer labor/sweat equity*:			
B. Estimated in-kind service*:			
1			
2			
3			
C. Estimate and name source of cash donations:			
1			
2			
D. Name and amount of anticipated foundation grants:			
1 Xcel Energy Foundation	10,000	7/11	No
2			
3			
E. Amount of loan(s) and name of lender:			
1			
2			
F. Amount and source of private equity:	90,000	Est.	No
1			
2			
3			
G. Amount, source and type of other match:			
1			
2			
3			
<b>TOTAL VALUE OF MATCHING FUNDS**</b>	<b>\$ 100,000</b>		

\* Up to 30% of the total match may be indirect contributions including in-kind goods and services, sweat equity and/or volunteer labor. Sweat equity and volunteer labor is valued at \$15 per hour (*STAR Guidelines, page 7*)

\*\* Same total appears on pages 1 and 7

**VIII. APPLICANT INFORMATION.** This section provides the STAR Board, elected officials, and staff with basic information about your organization, and its abilities to carry out a STAR project.

1. Please describe your organization (i.e. its history, structure, business, membership, purpose etc.)

The mission of the Riverview Economic Development Association (REDA) is to promote the positive aspects of the business community on Saint Paul's West Side. REDA will accomplish this through commercial revitalization projects, economic development, and marketing strategies to benefit the West Side neighborhood and the City of Saint Paul. REDA was founded in 1983 by a group of West Side business owners who were concerned about the decline of the economy and its impact on the commercial district and surrounding neighborhood. REDA is a member organization of approximately 120 businesses located in and around the West Side. It's governed by a membership-elected Board of Directors. REDA operates a community development corporation with an office staff of 3 people. Our activities include administration and technical assistance with the following: Commercial improvements and development, retail marketing & promotional activities, entrepreneur training, streetscape and beautification initiatives, business loans, and financial technical assistance.

2. What is your status as a legal entity? (i.e. corporation, partnership, nonprofit, proprietor, etc.)  
Non-profit

3. Who will be the designated project manager? Jenny Ticcioni  
Describe her/his background, skills and experience in managing similar-type projects.

Jenny Ticcioni is the Business Consulting Manager & Membership Director at REDA and has managed STAR funds for 5 different grant/loan programs during the past 4.5 years funding and administering 15 similar-type projects. She holds a BA in International Business & a BA in Spanish from the University of St. Thomas; she is a Certified Economic Finance Development Professional and sits on the City of Saint Paul Business Review Council.

4. Do you have an adopted\official conflict-of-interest policy? If so, please summarize or attach.

Yes (article 8, section 8.2) states that the Association shall not enter into contracts or transactions between the Association or a related Association and a director of the Association or between the Association and an organization in which a director of the Association is a director, officer, or legal representative or has a material financial interest, except in accord with the provisions of MN Statutes, Section 317A.255, as now enacted or hereafter amended.

5. If you have received City funds within the past five years, please identify below or attach a separate list:

YEAR	PROGRAM	AMOUNT	BALANCE
2005	STAR – Building Incentive Program, Phase 3	\$100,000	\$50,000*
2007	Small STAR- District del Sol Streetscape Improvements	\$13,000	\$8,200*
2008	Small STAR- State Corner Exterior Project	\$25,000	\$0.00
2008	Small STAR- District del Sol Streetscape Improvements phase II	\$25,000	\$25,000*
2009	Small STAR- Storefront Incentive Program Phase 3	\$25,000	\$11,756*
2010	Cultural STAR ( public art project)	\$15,000	\$0.00**

\*Funds are currently earmarked for projects.

\*\*\$15,000 submitted, but not yet received.

## Section B: Financial Information

**ORGANIZATION MANAGEMENT** Proprietor, partners, officers, directors, governors and all holders of outstanding stock (100% of ownership must be shown.) Use a separate sheet if necessary.

NAME AND TITLE	COMPLETE ADDRESS	% OWNED
Jim Gilbert	176 Cesar Chavez, St. Paul, 55107	Board Director

Do you have affiliate and/or subsidiary firms (20% or more ownership in other entities)? If so, please provide the last fiscal year end financial statements for the listed firms.

If your business is a franchise, include a copy of the franchise agreement and the franchiser's FTC disclosure statement.

**PLEASE PROVIDE THE FOLLOWING** (check if attached or "N/A" if not applicable):

(audit) A current balance sheet and a current operating statement. (Last business quarter)

n/a Aging of accounts receivable/accounts payable as of the date of the current balance sheet.

n/a A year-ended balance sheet and profit and loss statement for the previous three years, with accountant's letter, notes and supporting schedules.

n/a Detailed cash flow projections for 12 months of operation or a projected annualized income statement with assumptions.

n/a A copy of existing or proposed purchase agreement or lease agreement. (Provide appraisal, if available.)

n/a If project involves construction, please include specifications and contractors' estimates.

n/a If project involves the purchase of fixed assets, please include purchase agreements or vendor quotes.

n/a If a corporation, please provide articles of incorporation and bylaws.

n/a If a partnership, please provide partnership agreement.

n/a If LLC, please provide articles of organization.

n/a Copies of last three years business tax returns.

n/a Current personal financial statements for partner, officer, owner, and each stockholder with 20% or greater ownership.

n/a Resumes of principals and key management.

n/a If this project includes bank participation, please provide a bank commitment letter.

**I. BANK REFERENCES**

BANK	ACCOUNT OFFICER	PHONE
US Bank	Karen Lehner	651-552-0420
Drake Bank	Jeff Carter	651-224-5000

**II. TRADE REFERENCES**

COMPANY	CONTACT PERSON	PHONE
n/a		

**III. DEBT SCHEDULE**

Please list all existing business debts. Date\*: 3/11

Creditor name	Original amount	Original date	Present balance	Interest rate	Maturity date	Monthly payment	Assets secured	Current or delinquent
Drake Bank	\$200,000	2/2005	\$183,000	6.5%	2/2016	\$1,350	Yes	current
HRA	\$328,100	3/2008	Same	0%	3/2011*	\$0	Yes	Current
HRA	\$116,500	3/2008	Same	0%	3/2011*	\$0	Yes	Current
City of St. Paul 77424	\$68,930	12/2001	Same	5%	12/2021	\$703.03	Yes	Current
City of St. Paul 77700	\$16,860.81	2004	Same	5%	2014	\$443.10	Yes	Current

\* REDA and the HRA are currently negotiating extension terms for these notes, which financed the acquisition of 80 Cesar Chavez, the first phase of the Robert and Cesar Chavez Redevelopment.

**Total present balance\* \$** 730,390

**Total monthly payment \$** 3,846.13

\* Should be the same information provided on the current financial statement.

**IV. ACCOUNTANT**

Name Moquist Thorvilson Kaufmann Kennedy and Pieper LLC

Address 7650 Edinborough Way, Ste 225, Edina, MN 55435

Phone/e-mail 952.854.5700

**V. LAWYER**

Name Fredrikson & Byron

Address 1100 INTERNATIONAL CTR. 900 2<sup>ND</sup> AVE S, Minneapolis, MN

Phone/e-mail 612-492-7038

## **Building Incentive Program**

### **Purpose of the Building Incentive Program:**

The Building Incentive Program, (BIP), is designed to support HIGH IMPACT capital improvement projects in District del Sol, Smith Avenue, and the West Side business community. BIP funds will be made in the form of grant and loans.

### **Objectives of the Building Incentive Program:**

- Provide Gap financing (the increment of financing of a project that is not bankable or not enough equity).
- Stimulate increased private investment in commercial properties
- Promote business expansions
- Attract new businesses to the area
- Enhance the image of the area
- Increase the draw of customer traffic
- Create jobs for the community

All businesses are eligible that fall within the primary boundaries of the West Side business area, boundaries are defined by the 55107 zip code. **Priority is given to projects located in District del Sol and Smith Avenue.**

### **District del Sol Boundaries:**

*All businesses are eligible that fall within the primary boundaries of District del Sol. The boundaries are:*

- *Cesar Chavez St. from Ada to Wabasha*
- *Robert St. from Cesar Chavez to Wood*
- *Wabasha from Cesar Chavez to Congress*

### **Smith Avenue Boundaries**

- Smith Avenue from the base of the High Bridge to Annapolis.

### **Eligibility:**

- **Open to all West Side businesses who are current members of the Riverview Economic Development Association.**
- Projects must have a minimum of \$10,000 in total cost.
- The design of any construction must fall in line with District del Sol Commercial Corridor Revitalization Program (CCRP) guidelines (formerly called the RCCRP guidelines) or abide by Smith Avenue Design guidelines. *Please let REDA staff know if you would like a copy of the related section in this document regarding your project.*
- **Project priority will be given to projects that create new commercial space within the corridor, then to projects located at the key nodes of District del Sol and Smith Avenue.**
- The maximum grant/loan combination is \$50,000.

### **Eligible Uses:**

- Fixed Improvements
- Rehabilitation
- Expansion
- New Construction

### **Ineligible Uses:**

- Purchase
- Working Capital
- Non-fixed Improvements
- Machinery and equipment

**Design Assistance:**

- REDA also has a limited amount of funds to cover architectural design costs

**Requirements:****Grants:**

- The maximum grant award is \$25,000 per business and must be paired with a BIP loan.
- Grant funds do not have to be repaid if the recipient remains in business for at least 5 years and meets other obligations prescribed in the grant participation agreement (the agreement between REDA and the recipient of grant funds). If the property and/or business is sold, the recipient must repay the grant funds on a pro rata basis according to the attached timeline.
- Collateral: Because the grant acts as a forgivable loan for the first 5 years, collateral is needed to secure funding. Assets may include the project property, other commercial or noncommercial real estate, and/or other assets.
- Grants are paid upon project completion and presentation of proper project invoices and building permits.
- **Grants (in combination with loans) are at least a one-to-one match. For example, for a \$60,000 project, REDA could possibly cover up to \$30,000 with a loan/grant combination.**

**Loans:**

- Maximum loan amount is based on availability of funds.
- Loan repayment schedule will be determined by the Business Investment Committee.
- There is no prepayment penalty.
- Loans must be secured. As with grant awards, REDA expects to have a collateral position on all loans.
- If asked, applicant must also submit personal and business financial statements, and authorize a credit check.
- REDA will base loan decisions upon review of a project pro forma, including a 5-year cash flow projection.

**Review Criteria:**

What makes a project a priority depends on the following factors:

- Location in District del Sol or Smith Avenue, then location on West Side.
- Amount requested and type of improvement
- Amount of grant vs. loan requested (closer to equal amounts of loan to grant requests are well received).
- Long term physical viability of the building – At the discretion of the Business Investment Committee, a full building inspection may be required.
- Priority given to visible exterior improvements.

**Project Administration:**

- REDA staff will administer all projects awarded. Staff will work with the recipient on the design, bidding, letting, and compliance requirements of the City of St. Paul.
- Little Davis-Bacon wages apply to all projects.
- At least 2 bids are required for each project.
- Disbursement of funds may be required through a title insurance company.
- Project must start within 6 months of approval or the award will be forfeited. A time limit extension can be granted through a formal, written request.



- All decisions of the reviewing committee are final.

**Application Process:**

1. Submit application with project description, sketches, cost estimates, and financial materials.
2. Business Investment Committee will review applications and contact each applicant individually.
3. All approved projects will be given a letter granting **tentative approval**.
4. **Final approval** contingent upon compliance with applicable city requirements, sworn construction statements, and statement of bank or other financing (if applicable).

**Project Selection:**

Projects will be reviewed by the Business Investment Committee, which is comprised of neighborhood partners, funders, city economic development staff and practitioners in community and economic development. Selections will be based on the criteria set forth in these guidelines. Please note that this is a competitive process and is available to all businesses within District del Sol. All grant awards and loan approvals are contingent upon verification of property ownership, collateral, and other conditions necessary to ensure REDA's investment will remain in the neighborhood and have a positive impact on revitalization efforts. REDA reserves the right to reject applications for projects that do not meet the objectives stated at the beginning of this document. Finally, REDA reserves the right to negotiate the dollar amount of grant and loan funds with the applicant.

**Cost to Applicant:**

If the applicant is awarded grant or loan funds, he/she will be responsible for the costs of filing a mortgage, credit check, or other costs typically associated with a loan or grant transaction (see Appendix B for Fee Schedule).

# Grant/Forgivable Loan Timeline and Additional Terms

If a grant recipient sells his/her building and/or business, he/she is required to pay back grant funds on a pro rata basis. The schedule below illustrates the amount of grant funds to be repaid within the 5-year period specified in the guidelines.

## Payback Schedule Example for a \$25,000 Grant

Period	Payback Amount	Payback Reduced
Closing Date to 01/30/10	\$25,000.00	\$0.00
12/1/10 to 11/30/2011	\$25,000	\$0.00
12/1/11 to 11/30/2012	\$20,833.33	\$4166.67
12/1/12 to 11/30/2013	\$16,666.67	\$8333.33
12/1/13 to 11/30/2014	\$12,500.00	\$12,500.00
12/1/14 to 11/30/2015	\$8,333.33	\$16,666.67
12/1/15 to 11/30/2016	\$4,166.67	\$20,833.33
12/1/16 and after	\$0.00	\$25,000.00

Note at the end of year 7 business owner is no longer obligated to repay the grant funds if the building or business is sold. If the business sells or closes within the first 7 years, the percentages listed in the table above would apply. Periods indicate the end of the year.

## Collateral, Securitization & Term of Grant

- Mortgage on Real Estate - All grants will be disbursed as forgivable loans and must be secured with adequate collateral.
- The grant may be secured by assets other than the project property. Other means to secure the grant funds may include, but are not limited to, personal home, other commercial real estate, rental property, financial instruments or other liquid assets.
- Grant - A grant does not require repayment if specified conditions of performance are met over a set period of time.
- Properties purchased contract for deed - properties that are being purchase on a contract for deed may require the fee owner to accept a mortgage on the property.
- Personal Guarantee – The Business Investment Committee will require a personal guarantee to secure REDA's investment in addition to a mortgage or other collateral.

## Fee Schedule for Loans

Fee	Estimated Amount
Origination (1% of principal)	For a loan of \$10,000 the fee would equal \$100
Credit Check	Approximately \$30

In summary, Fees for loans would range from \$130 to \$530 depending upon the amount of principal. Fees could be rolled into the loan itself, similar to refinancing a home mortgage. All fees are the responsibility of the applicant.

# Business Incentive Program

## Guidelines for Loan Fund

*All loan funds require the following documents for underwriting purposes:*

- \_\_\_\_\_ Brief summary of project including use of loan funds
- \_\_\_\_\_ Personal Financial Statement
- \_\_\_\_\_ Tax returns for the last three years (Business preferred: Schedule C; S Corporation; or other Corporation
- \_\_\_\_\_ Current Balance Sheet
- \_\_\_\_\_ Current Income Statement
- \_\_\_\_\_ Monthly Cash Flow for each month of recent year
- \_\_\_\_\_ Business Plan (optional - see REDA staff)
- \_\_\_\_\_ References - Banks, vendors or other

Loan fund and grant fund requirements may vary. Staff will work with applicants on clarifying any varying requirements between any combinations of funds. Loans are available for interior improvements without consideration of exterior improvements.

## Loan Terms & Processing

### STAR Loan Fund

- o *Interest Rate* = determined on case by case basis
- o *Term of the Loan* = varies per client
- o *Maximum Loan* = Based on Availability of Funds
- o *Minimum Loan* = \$1,000
- o *Charges for Loan Origination* = 1% of loan proceeds
- o *Credit Check Fee* = Will be the responsibility of borrower
- o *Other Fees and/or Charges* = Will be the responsibility of applicant
- o *Collateral* = The Business Investment Committee will require appropriate collateral to protect the loan

**REDA Board of Directors  
Board Terms  
2010 - 2011**

**REDA Office: 651-222-6347 phone, 651-222-8398 fax**

**Veronica Aguilera (Rodriguez  
Auto Service)**

Current term: 2008 – 2011  
Board Member since: 2002  
[Rdzauto411@hotmail.com](mailto:Rdzauto411@hotmail.com)  
c-612-325-4346 w-651-227-6298

**Jackie Borgan (West Side Hair Care)**

Current term: 2009 – 2012  
Board Member since: 2009  
[Westsidehaircare@aol.com](mailto:Westsidehaircare@aol.com)  
612-805-2808

**Tiffany Calderon (Ameriprise Financial  
Services) Vice President**

Current term: 2008 – 2011  
Board Member since: 2008  
[Tiffany.calderon@comcast.net](mailto:Tiffany.calderon@comcast.net)  
C 612-597-0607  
W 612-671-9271

**Jim Gilbert (Edina Realty) President**

Current term: 2009 – 2012  
Board Member since: 2002  
[jjimgilbert@edinarealty.com](mailto:jjimgilbert@edinarealty.com)

**Hokan Miller (Upper River Services, LLC)  
Secretary**

Current term: 2009 – 2012  
Board Member since: 2004  
[Hokan.miller@ursi.net](mailto:Hokan.miller@ursi.net)  
W 651-292-9293  
C 651-227-6069

**Jane Oslund (Bank Cherokee)**

Current term: 2009 – 2012  
Board Members since: 2006  
[joslund@bankcherokee.com](mailto:joslund@bankcherokee.com)  
[joslund@hotmail.com](mailto:joslund@hotmail.com)  
h 612-824-7804

w 651-291-6237  
c 612-702-8733

**Enrique Vazquez (Bremer Bank)  
President Emeritus**

Current term: 2008 – 2011  
Board Member since: 2002  
[ervasquez@bremer.com](mailto:ervasquez@bremer.com)  
c 651-587-3746  
w 651-726-6015

**Sheri Zigan (Neighborhood House)  
Treasurer**

Current term: 2008-2011  
Board Member since: 2008  
[szigan@neighb.org](mailto:szigan@neighb.org)  
c 651-230-3016  
w 651-789-2550

**Lucy Thompson, Principal City Planner**

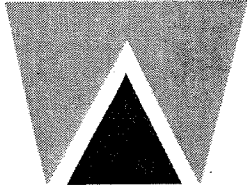
Department of Planning & Economic  
Development, 1300 City Hall Annex  
25 W. Fourth Street  
Saint Paul, MN 55102  
Tel: 651.266.6578  
Fax: 651.228.3261  
[lucy.thompson@ci.stpaul.mn.us](mailto:lucy.thompson@ci.stpaul.mn.us)

**Kelly Jameson (Warden)**

Vice President - Property Development  
Saint Paul Port Authority  
Ph: 651-204-6240  
[kaj@sppa.com](mailto:kaj@sppa.com) Jeff Carter  
Drake Bank  
651-767-9816  
651-224-5000  
[jcarter@drak-bank.com](mailto:jcarter@drak-bank.com)

**Stacy Opitz (Accountability MN)**

651-287-0187 [sopitz@accountabilitymn.org](mailto:sopitz@accountabilitymn.org)  
\*West Side Business Representative



## **WEST SIDE CITIZENS ORGANIZATION**

127 West Winifred St.  
St. Paul, MN 55107  
Phone: (651) 293-1708  
Fax: (651) 293-0115  
[www.wSCO.org](http://www.wSCO.org)

March 28, 2011

Neighborhood STAR Program  
City of Saint Paul  
PED  
1400 City Hall Annex  
25 West Fourth Street  
Saint Paul, MN 55102

Dear STAR Committee Members:

The West Side Citizens Organization, (WSCO), supports the request for the Riverview Economic Development Association (REDA) STAR funding for REDA's Building Incentive Program. This program will allow REDA to continue providing incentive grants and loans to local businesses in their effort to revitalize District del Sol and more recently, Smith Avenue, two main commercial corridors on the West Side.

As a partner of REDA's, we support this project as it allows REDA to continue to achieve redevelopment goals which make our community a safer, more visually appealing place for residents and visitors. As a member of the Smith Avenue Steering Committee that recently completed a final draft of the new Smith Avenue Small Area Plan; this funding is essential to help revitalize the ignored, marginalized Avenue that business owners are currently very engaged in improving.

Thank you for your consideration.

Sincerely,

Elena Gaarder  
Executive Director



**Neighborhood Development Alliance**  
Wabasha Center, 481 South Wabasha St.  
St. Paul, MN 55107  
March 29, 2011  
PH (651) 292-0131 Fax. (651) 292-0925  
www.nedahome.org

Neighborhood STAR Program  
City of Saint Paul  
PED  
1400 City Hall Annex  
25 West Fourth Street  
Saint Paul, MN 55102

Dear STAR Committee Members:

The Neighborhood Development Alliance, (NeDA), supports the request for the Riverview Economic Development Association (REDA) STAR funding for REDA's Building Incentive Program. This program will allow REDA to continue providing incentive grants and loans to local businesses in their effort to revitalize District del Sol and Smith Avenue, two main commercial corridors on the West Side.

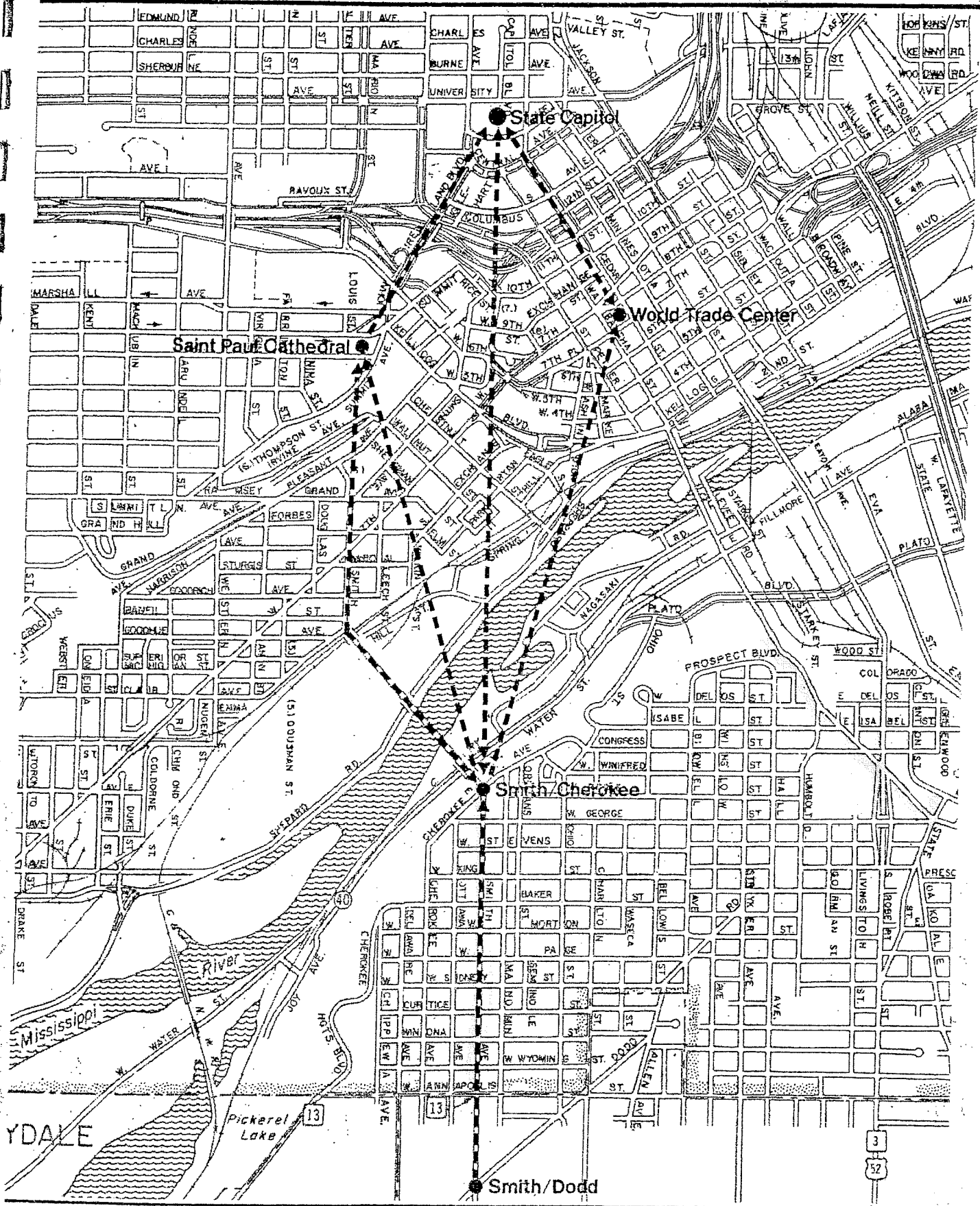
As a partner of REDA's, we support this project because it will allow REDA to continue to achieve redevelopment goals which will make our community a safer, more attractive place for residents and visitors. As a member of the Smith Avenue Steering Committee that recently completed a final draft of the new Smith Avenue Small Area Plan; this funding is essential to help revitalize the ignored, marginalized Avenue that business owners are currently engaged in improving on many levels.

Thank you for your consideration of this request.

Sincerely,

Karen Reid  
Executive Director

# Principal Approach to State Capitol Building





# Smith Avenue Commercial Cluster Areas

